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EFFECTS OF GRANT TERMINATION FOR ORPHANS, VULNERABLE CHILDREN

AND THEIR CAREGIVERS IN WINDHOEK, NAMIBIA

by

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A Dissertation

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ABSTRACT

Namibia faces complex child welfare policy dilemmas in providing sustainable support for the increasing number of AIDS-orphaned youth transitioning into adulthood. While Orphan and Vulnerable Children (OVC) social grants have played a vital role in poverty alleviation and childhood development (Ministry of Gender Equality, Poverty Eradication and Social Welfare, 2021), the abrupt termination of these grants for youth when they reach 18 years of age without any transitional support has posed significant risks to their well-being. While much research in Namibia (Mnubi-Mchombu and Ocholla, 2014; Van Der Brug, 2012.) has examined the impact of OVC grants on children under the age of 18, there is a paucity of research exploring the perceptions and impacts after grant termination on this vulnerable population.

This qualitative, exploratory phenomenological study addresses this research gap by investigating the psychosocial experiences of OVC youth and their caregivers following grant termination. A purposive criterion sampling technique was used to select 10 OVC recipients who aged out of the program and 9 caregivers in Windhoek, Namibia. In-depth interviews were conducted, and an inductive thematic analysis approach utilizing Atlas.ti for coding, was employed to analyze the data. The study revealed that grant termination led to significant psychosocial challenges, including psychological distress, socioeconomic hardships, and educational barriers, compounded by a lack of continuing familial and communal support for OVC youth. Participants employed both positive coping strategies (financial adaptation, entrepreneurship, community support) and negative coping mechanisms (risky sexual behaviors, substance abuse, criminal activities). The findings challenged the policy's assumption of self-sufficiency at 18 and highlighted inconsistencies and deleterious effects in grant termination policies.

The study suggests implications for social welfare policy and practice, including the need for extended or graduated financial support, vocational training programs, mental health services, and stronger community support systems for orphaned young adults. Future research should explore more deeply the short and long term outcomes of grant termination, the effectiveness of alternative support programs, and the development of best practices for supporting orphaned youth during their transition to adulthood.

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LIST OF ABBREVIATIONS

ACE   Adverse Childhood Experiences

AIDS   Acquired Immunodeficiency Syndrome

AU   African Union

BCRED   Brundland Commission Report on Environmental and Development

DFID   Department for Internatiional Development

HIV   Human Immunodeficiency Virus

OVC   Orphans and Vulnerable Children

PEPFAR   U.S President's Plan for AIDS relief

PTSD   Post-Traumatic Stress Disorder

SSA   Sub-Saharan Africa

SLF   Sustainable Livelihood Framework

YOA   Young Orphaned Adults

UNAIDS   United Nations Progeramme on HIV/AIDS

UNCRC   United Nations Convention on the Rights of the Child

UNICEF   United Nations International Childen's Fund

Chapter 1: Introduction

Background

In the long shadow of the HIV/AIDS epidemic, orphanhood and associated vulnerabilities have remained a persistent and growing phenomena impacting children and youth across Sub-Saharan African countries. As of 2015, estimates indicated that over 52 million children were orphaned children in this region of the world. This number has been projected to further rise in coming decades (Kamis, 2021). In Namibia itself, the total orphan population reached over 140,000 in 2022 (SOS Children's Village, 2022). This equated to a staggering 6% of the country's population of 2.5 million (Ministry of Health and Social Services, 2021), constituting crisis-level rates with profound human as well as nationl development impacts.

While the HIV/AIDS pandemic was the initial predominant trigger event triggering a surge in number of orphans, causes for orphanhood in Namibia today extend beyond this single factor (Stover et al., 2007). Regardless of the exact cause, the absolute number of orphans has overwhelmed the caregiving capacities of Namibia's traditional extended family networks and their capacity to absorb and support additional dependents (Kidman & Thurman, 2014). This places heavy resource burdens on elderly relatives and grandparents, exacerbating poverty and adverse childhood experiences (ACEs) within households (Chi, et al., 2015; Cluver, et al., 2013). The increased financial strain and caregiving responsibilities placed on elderly relatives can lead to heightened stress, neglect, and potentially even abuse, all of which contribute to the occurrence of ACEs among orphaned children.

Beyond household-level impacts, orphans themselves battle substantially greater lifetime adversity and reduced opportunities compared to non-orphans (Embleton, et al., 2002; Operario, 2011). Losing one or both parents robs children of vital emotional support during pivotal

developmental phases, elevates mental health disorder risks like depression, post traumatic

stress disorders (PTSD) and suicidality. Concurrently, access to basic services like education,

nutrition and healthcare relative to peers is eroded due to financial constraints, lack of parental

advocacy, and the prioritization of more immediate survival needs within the household (Kamali,

et al., 1996; Puffer, et al., 2017).

       In recognition of the escalating orphan crisis and need for public action, the Namibian

government has focused on policies related to poverty reduction strategies, incorporating short-

term orphan-centered social assistance cash transfers for households caring for orphans (Gertler,

et al., 2012; Richter & Desmond, 2008). These cash transfers provide regular direct payments

that supplement the financial capacities of these impoverished families to meet the costs of

additional child dependents. When well-implemented, evidence has indicated some success of

the cash transfer programs in improving health, nutriotional and certain educational outcomes for

aided during childhood (Puffer, et al., 2017; Skovdal, 2010).

       Richter and Desmond (2008) have argued that an ethical dilemma arises when payments

are discontinued exactly when orphaned beneficiaries turn 18 years old. This abruptly cuts off a

regular source of income offsetting orphan care expenses at a time in the adolescent's

development that is often fraught with personal and financial stress, the transition of the youth

into independent adulthood. The policy thereby removes external assistance precisely when

orphaned youth are most socioeconomically vulnerable relative to non-orphans, having lost

support of both parents and government welfare aid concurrently (Makame et al., 2002). This

forces them to instantly bear full financial responsibility for tertiary education, housing,

healthcare access and all daily needs exactly at a transitional and potentially turbulent period.

Late adolescence already constitutes a challenging phase due to major multidimensional, biopsychosocial transitions (Dorn, et al., 2019). During this phase, youth establish adult identities and navigate complex modern social landscapes often clouded as a result of blurred traditional norms and changing relationships, emotions, and motivations (Patton et al., 2016). Neuroscience indicates that late adolescent is a suboptimal decision-making period in development, driven by an imbalance between heightened reward salience and still maturing cognitive control capabilities (Steinberg, 2014). Science has underscored the risk factors involving independence and transitions on financial and housing supports, extending into late teens and twenties (Arnett, 2007).

Indeed, scholars have highlighted the lack of youth-specific transitional policies and the impact of aging out of support systems providing income support on psychosocial regulation, employment, housing, stability of orphans (Barker, et al., 2020). As care leavers, they are subsequently left wholly on their own and end up experiencing psychosocial dysregulation, underemployment, homelessness, and instability(Barker, et al., 2020). Yet active efforts to mitigate the impact of falling off this vulnerability cliff at 18 years of age remain minimal. This is because policies have concentrated narrowly on childhood wellbeing despite known disparities for orphans as it relates to health, welfare and economic growth (Engster & Stensöta, 2011).

Research and evaluative studies have not focused on youth-centered post-transition outcomes, grant effectiveness, or the assessments essential to facilitating developmental continuity for orphaned youth as they transition into adulthood. This investigation therefore sought to fill this literature and policy knowledge gap by capturing post-assistance loss experiences for 18 years old orphan care leavers and their caregivers in Namibia. My intent in this study was to examine the lived realities of this population and to use the information to

inform the development of interventions and policies that smooth out the transitional process and eliminate the health and developmental disparities found in those youth aging out of the program. In short, this study sought to provide an assessment of the the national social policy impacts of grant termination on youth orphans, their welfare, developmental trajectories as well as its impact on their caregivers.

Statement of the Problem and Rationale

Namibia currently faces deeply complex child welfare policy dilemmas when attempting to provide the necessarysupport that will enabling the smooth transition into self-sufficiency of the rising number of AIDS-orphaned youth aging out the state cash assistance program (Gustafsson-Wright, et al., 2017). The well-intended Orphan and Vulnerable Children's (OVC) social grants undoubtedly have served a critically important function by funding crucial health, nutrition, schooling access and overarching development services during the pivotal childhood years. The impact of these services has been demonstrated in studies showing short-term improvements on certain education and gender-based violence outcomes (Maara, et al., 2023). OVC grants are typically provided to caregivers of children who have lost one or both parents, or whose parents are unable to provide adequate care due to illness, disability, or other circumstances (UNICEF, 2021). These grants aim to mitigate the adverse effects of parental loss and ensure that vulnerable children have access to essential services and support (Handa et al., 2018; Patel, et al., 2017). However, the impact of the policy of precipitously terminating all assistance at age 18 has not been evaluated

Absent transitional safeguards, the sudden income loss carries with it the risk of harm to both the youth and their caregiver. As noted by Skovdal (2010), this abrupt withdrawal of support for beneficiaries places an undue burden on youth at a time when their neurocognitive

skills have not fully matured. At this stage, orphaned youth are still developing their decision-making abilities and navigating the complex and tumultuous changes associated with emerging adulthood (Arnett, 2000; Steinberg, 2014). Impacted areas of development include the formation of their identity, shifts in motivations, learning to regulate emotions, and establishing independence. This comes at a time when the youth may have potentially experienced the loss of a parent(s) and/or may be still processing the psychosocial changes that have occurred to them .

The importance of this study lies not only in its desire to evaluate the impact of aging out provision, but also, to address the lack of inclusion of the youth in the evaluation process. In essence, there persists a lack of aging-out youth voices regarding their experiences in maintaining schooling access, securing sustainable livelihoods, attaining shelter security and upholding holistic multidimensional wellbeing.

The overarching objective of this research was to address these knowledge gaps by capturing the psychosocial experiences of OVC youth and of their caregivers households following grant termination. As such, this qualitative study sought to inform policy dialogues on how to better advance youth-centered transitional preparedness within OVC programming, providing insight into how to align the support program with therealities that financial independence now now requires (Brady, 2017).

Thus, research that may promote more integrated policy for orphaned populations may help to advance vital lifelines during key developmental skill maturation phases and emerging adulthood while mitigating instability threats. It is hoped that research on the human costs of OVC termination can foster policy progress to aid these youth with tertiary education access, vocational readiness enabling fulfilling work, and poverty reduction. Ultimately, this investigation may help to spur an intensified ethical debate and even coordinated inter-

ministerial efforts on how Namibia can holistically uplift and empower orphaned youth over their full life course amid a still-raging epidemiological crisis (of HIV/AIDS) and other factors.

While cash grants remain vital poverty alleviation vehicles during childhood, present terminations at 18 years old without attention to availability of socioemotional support structures risks undercutting the state's own efforts to nurture holistically developed citizens. Adjusting this stark transition approach to foster more gradually sequenced transitions while providing integrated services matching contemporary youth reality can profoundly shape life trajectories away from avoidable risks.

The Study's Objectives and Research Questions

In summary, the current study sought to accomplish four objectives. My intent was to:

1. Explore and assess the perceptions and experiences of orphaned young adults and their caregivers regarding the orphaned and vulnerable children (OVC) grant in Namibia.

2. Identify and understand the psychosocial challenges encountered by orphaned young adults and their caregivers residing in Windhoek after discontinuation of their OVC grant.

3. Identify the coping mechanisms and strategies of resilience employed by caregivers in Windhoek subsequent to the termination of OVC.

4. Identify the strategies and reccommendations for enhancing the well-being and future prospects of orphaned individuals after the cessation of grant funding

Research Questions

1. What are the perceptions and experiences of orphaned young adults and their caregivers regarding the orphaned and vulnerable children (OVC) grant in Namibia?

2. What are the specific psychosocial challenges that orphaned youth residing in Windhoek face once their grants have been terminated?

3. What coping mechanisms and resilience strategies do young, orphaned adults and their caregivers in Windhoek use to address the challenges they face after the termination of OVC grants?

4. What strategies and recommendations can be identified to enhance the well-being and future prospects of orphaned individuals after the cessation of grant funding?

Significance of the Research

The significance of this study lies in its proffering of a methodology that provided personalized insights into the challenges confronted by orphaned youth and their caregivers when financial grants are terminated. By delving into these challenges, the research sought to unravel the intricate dynamics that emerge when financial support is withdrawn. This exploration is poised to uncover the multifaceted implications on both orphaned youth and their caregivers, shedding light on the emotional, social, and economic ramifications that ensue from such circumstances.

Through an analysis of participants' experiences and perspectives, the study aspires to contribute to a deeper understanding of the various obstacles faced by these individuals upon grant termination. By identifying and elucidating these challenges, the research holds the potential to inform policies, interventions, and support mechanisms that can aid orphaned youth and their caregivers in navigating this critical juncture. Ultimately, the study's implications extend beyond the realm of academia, offering valuable insights that can shape practical solutions and foster the well-being and resilience of this vulnerable population.

Organization of the Dissertation

Chapter one established the background, problem statement and rationale, objectives, questions, and significance for the scholarly inquiry. Chapter two provides a literature synthesis including the theoretical frames for the study as well as contextualizing existing evidence and gaps to be addressed related to the research topic. Chapter three details the study design, sample, data collection tools, and analysis procedures applied to generate new insights that address the research questions in a rigorous fashion upholding transparency and ethical compliance. Chapter four logically organizes and clearly conveys the study findings using tables, charts, and verbal translations supporting interpretations that require critical examination against expectations flowing from the original theoretical frameworks and current literature. Highlighting areas of reinforcement or divergence, chapter four prepares a foundation for the discussion of the findings.

Chapter five interrelates all study components to offer informed conclusions and implications regarding how outcomes advance, challenge, or refine knowledge of the impacts of grant discontinuation. Chapter five also elucidates how increasingly sophisticated empirical approaches and evolving conceptual models emanating from this study can better inform practices, programs, and policies optimally over time. And finally, chapter six offers final comments and summaries of the findings, as well as noting the limitations of the study. At its core, this dissertation seeks to better understand the impact of the policy on these participants and how this information not only furthers research but also efforts to advance better practice and policy standards.

Chapter 2: Literature Review

Chapter one established the basic background and rationale for the current study, exploring the experiences of orphaned young adults aging out of social assistance programs in Namibia at 18 years old. Specifically, the background addressed the complex challenges confronting Namibia regarding support for the rising number of orphans, initially due to the HIV/AIDS crisis but now also including other factors such as road accidents or other illnesses (SOS Children's village, 2022). As of 2022, there were over 140,000 orphaned children in Namibia (SOS Children's Village, 2022).

This literature review synthesizes current research surrounding the impact of the termination of social assistance grants orphans and vulnerable children (OVC) aging-out of the OVC program in Namibia. It specifically examines the individual and household-level effects that result from the abrupt termination of cash transfers for youth and caregivers aging out of the program. The study is grounded in two complementary theoretical frameworks: the Sustainable Livelihoods approach and Resilience Theory. In alignment with these theoretical approaches, the analysis takes a holistic, human-centered lens to capture the psychosocial, educational, economic, and relational turbulence introduced when their support is withdrawn at 18 years of age. This termination of support comes at a sensitive time in the lives of young people who at the age in their development are already struggling with self-sufficiency, lingering grief from the loss of loved ones, and systemic barriers such as poverty disparities and depleted safety nets after years raised with external income aid no longer guaranteed.

This literature review begins by establishing the contextual background related to definitions of concepts and caregiving norms surrounding orphans and vulnerable youth in Namibia. Next, it presents the two theoretical frameworks shaping the study questions and

analyses. Subsequent sections synthesize current research on 1) the psychosocial impacts experienced by aging-out youth, 2) the short-term benefits and long-term dilemmas of OVC cash transfers; 3) the coping strategies employed after grant termination; and 4) the policy and programming gaps perpetuating post-assistance adversity.

Through interdisciplinary integration across welfare policy studies, youth development science and psychological resilience scholarship from sub-Saharan Africa, the review illuminates the short-term poverty alleviating effectiveness of child-focused grants as well as their problematic long-term dilemmas when terminated without transition planning. It reveals critical empirical gaps surrounding post grantassistance evidence needed to inform responsive policy reforms accounting for contemporary realities around more prolonged and nonlinear pathways into stable independent adulthood today. Additionally, the literature synthesis confronts persistent OVC programming voids spanning key realms of case management, skills training, mentorship networks and developmentally aligned scaffolding essential for upholding young people's multidimensional functionality amid challenging transitions too often undergoing profound loss effects.

Contextual Conceptualization of Young Adults and Caregivers

Young Adults

Across sub-Saharan Africa, arriving at a standardized definition of young adults remains a complex task, with definitional critieria varying widely across countries and organizations (Chigunta, 2002). Traditional conceptualizations in some regions consider youth to commence around ages 10-11, while legally recognized adulthood begins at age 21 in others (Chigunta, 2002). International bodies have attempted to standardize defining criteria, with the United Nations (UN) classifying youth as ages 15-24 and the Commonwealth labeling youth as ages 15-

29 (UNAIDS, 2004; Commonwealth, 2016).Many sub-Saharan African countries align youth definitions with that of the African Union, spanning ages 15-35 (African Union, 2006).

In Namibia specifically, there is no distinction between young adults and youth; instead, the two are used interchangeably—generally referring to individuals between ages 15-35, which is consistent with regional norms (AU, 2006). However, recognizing diversity within this broad age bandwidth is imperative. As the study's focus revolves around transitions out of social welfare assistance at age 18, the youth demographic focus spans ages 18-35 – covering experiences of newly "aged out" young people as well as those farther along in post-assistance adjustment. While uniform age-bounded definitions have utility, the diversity of transitional experiences within this bracket based on evolving structural conditions warrants emphasis.

Caregiving: The African Context

Across sub-Saharan Africa, caregiving practices and norms are deeply rooted in cultural philosophies centered on collectivism, interdependence and community belonging. The southern African concept of Ubuntu epitomizes this—translated as "a person is a person through other people" and underscoring harmony, compassion, and shared humanity (Ubuntu Dialogue, 2024). Whereas Western notions of personhood often idealize individualism and autonomy, Ubuntu philosophy is rooted in a strong African ethos of collectivism and mutual support, with personal identity and wellbeing fundamentally tied to community (Ewuoso & Hall, 2019).

These cultural norms of collectivism and mutual support shape caregiving configurations as well. The African Charter promotes the ideal of situating children within family and community environments as central to fulfilling both their needs and their rights (AU, 1990; UNCRC, 1989). With multigenerational households and kinship care deeply engrained as

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longstanding traditions, care from extended family members represents a cultural expectation and duty during times of illness, disability, or orphanhood (Kleinebst, 2007).

Thus, in sub-Saharan Africa, where formal institutional caregivers are limited, informal care from family and community networks serves as the most reliant support system. When parents fall ill or die, grandparents, aunts/uncles, older siblings, and other relatives typically take on caregiving roles—providing shelter, nutrition, education, emotional support and other needs (Ntuli & Madiba, 2019).

Evolving Cultural Landscape of Extended Family Caregiving in Sub-Saharan Africa

Numerous studies over the past two decades have highlighted the longstanding significance of extended family caregiving practices in sub-Saharan African societies and the deep-rooted cultural values of interdependence, collective responsibility, and filial obligations that underpin these caregiving systems. Hewlett's (2016) extensive ethnographic work across multiple African contexts emphasized that the notion of adult children being expected and obligated to provide care for their aging parents has been a norm that has remained deeply ingrained in the socio-cultural fabric of many African communities. This filial piety is rooted in long-held principles of reciprocity, respect, and veneration for elders that are reinforced through oral traditions like proverbs, storytelling, and formalized socialization practices from a young age (Khan, 2020). Adugu and Samson's (2020) mixed-methods study in rural Nigeria further elucidated that this sense of collective duty within extended families extends beyond care for the elderly. It also encompasses the care and support of children, individuals with disabilities, and other vulnerable members. The pooling of resources and shared distribution of caregiving responsibilities across the kinship network has served as a vital, culturally embedded resilience mechanism allowing families to cope with socio-economic adversities such as poverty, food

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insecurity, lack of access to formal healthcare and social services (Mhongera and Lombard, 2020; Dagdeviren et al., 2020).

However, numerous contemporary forces are driving significant shifts and an evolution in the traditional cultural values and practices surrounding extended family caregiving systems across sub-Saharan Africa. Rapid urbanization, rural-urban migration patterns, and the increasing entry of women into the formal labor force have disrupted and strained long-established multi-generational caregiving arrangements that relied heavily on the availability of female family members to provide unpaid care work (Sibiya & Bayat, 2021; Trask, 2020). The HIV/AIDS pandemic has further exacerbated this crisis of caregiving by overwhelming the capacities of extended families to absorb the care demands of orphaned children and other affected members, depleting resources, and support networks (Mwite & Mbatiah, 2021; Yakubu & Salawu, 2018). Concurrently, the forces of globalization, modernization, and expanded access to education have ushered in new values, aspirations and lifestyle expectations among younger generations that can clash with longstanding cultural prescripts surrounding filial obligations and the prioritization of collective family interests over individual pursuits (Familusi, 2022). As opportunities in urban centers and abroad become more accessible, some youth are increasingly likely to prioritize personal educational goals, career ambitions, and ideals of autonomy over traditional extended family caregiving responsibilities, setting the stage for potential intergenerational value conflicts and shifts in caregiving norms and practices (Msechu, 2024).

Given their transitional life stage and exposure to these powerful contemporary sociocultural currents, young adults in their late teens and twenties represent a pivotal generational cohort whose lived experiences and perspectives offer a window into how extended family caregiving value systems are evolving across sub-Saharan Africa. Christian (2024)

interviews with university students in Nigeria reveal that while the importance and sanctity of filial responsibilities are still widely acknowledged, many youth are grappling with how to negotiate and balance these cultural caregiving obligations with their personal goals for educational and career advancement. This has given rise to diversifying strategies such as pursuing "negotiated" or rotating caregiving arrangements where responsibilities are shared and redistributed among extended kin networks or supplemented by external community support systems when possible. Mapedzahama and Dune (2017) echoed the need for proactive intergenerational dialogue to navigate these shifting caregiving dynamics, as younger adults increasingly seek expanded autonomy over life decisions while still preserving valued extended family support systems. Additionally, the experiences of young adults who have migrated for education or jobs to cities or overseas contexts offer critical insights into the potential erosion, adaptation, blending or reinforcement of caregiving values and practices as they become further removed from rural family settings and exposed to different cultural norms and ideologies (Oppong, 2020; Zarsycki, et al., 2022).

Multidimensionality and Fluidity of Youth Care Roles

While literature on caregiving in the context of economic adversity and disease burdens often centers on older adult relatives as the "primary" caregivers to orphans and vulnerable children, the risks of overlooking the significant contribution of youth themselves cannot be overstated (Zhang-Yu, et al., 2021). Despite still being in developmental stages themselves, young people frequently conduct invisible labor that is crucial for sustaining households facing such challenges. This includes performing household chores, income generating livelihood activities, and the care of younger siblings and ailing family members (Day & Evans, 2015; Robson, 2010). The term transitory caregiver has been used to capture the fluid movement of

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youth in and out of caregiving and household support roles as needs evolve over time (Ponzini et al., 2022).

One particular phenomenon that has sparked extensive debate is the concept of "child-headed households," which are estimated to represent around 20% of orphan households in the hardest hit parts of southern Africa by the HIV/AIDS pandemic (Meintjes et al., 2010). Some researchers have argued that the term "child-headed household" connotes an abnormality and deviance from accepted norms, when in reality, the flexibilization of household roles reflects a positive adaptation to adversity (Meintjes & Giese, 2006). However, others counter that the term is misleading as it conveys a sense of autonomous self-reliance for children and youth, when in reality high levels of interdependence through community support networks often persist (van Dijk, 2008). As a potential compromise, descriptions like supported child-headed households or left-behind children's households have been proposed to acknowledge the agency of youth while recognizing their ongoing need for external support (Samuels, et al., 2021).

In the end, many researchers have emphasized that the capacity to take on caregiving functions depends not solely on age, but on a combination of factors including health status, access to assets and resources, and other individual, household and community endowments (Kasirum et al., 2014). There have been calls for developing youth-specific, multidimensional poverty measures that are able to better capture and represent the complex, multifaceted roles that young people play in sustaining households (Theron & Van Breda, 2021). As young people transition out of childhood and the social support systems designed for that stage of life, it is imperative that their experiences be explored through conceptual frameworks that recognize the fluidity and multidimensionality of their caregiving roles.

The notion of young people taking on substantial caregiving responsibilities challenges conventional assumptions about clear separations between childhood, adolescence, and adulthood. It blurs the lines between traditional dependencies and role reversal, as youth find themselves having to care for adult relatives who are incapacitated by illness, poverty, or other adversities. This form of "adultification" and the premature shouldering of responsibilities typically associated with later life stages can have profound impacts on the developmental trajectories, psychosocial wellbeing, and life chances of youth caregivers (Becker, 2007).

While there is a growing body of research exploring this phenomenon across different contexts, findings remain inconsistent regarding its potential risks, consequences, and how it intersects with gender norms, household power dynamics, and poverty traps. Some studies suggest that being compelled to take on adult-like responsibilities can foster resilience, practical skills, self-reliance, and a sense of pride for youth caregivers (Cluver et al., 2013). However, others point to elevated risks of poor educational and health outcomes, social isolation, emotional stress, and exploitation (Cluver et al., 2013; Robson et al., 2006). Safety risks, disruptions to schooling, and excessive domestic workloads have also been highlighted as areas of concern demanding policy attention (Meintjes & Giese, 2006).

There are also important debates around how to appropriately conceptualize and analyze these phenomena without reinforcing potentially stigmatizing labels or overlooking the agency and resilience demonstrated by young caregivers. As mentioned above, the language used to describe child and youth-headed households has been critiqued by some for connoting abnormality and implying full autonomy. However, these fluid arrangements often still maintain connections to extended family and community support networks. Others argue that highlighting the "child-headed" aspect is important for drawing attention to concerning potential violations of

children's rights and ensuring youth don't slip through policy cracks due to assumptions they have adult caregivers present (Chama, 2008).

Some researchers propose the concept of a "care production cycle" as providing a more complete framing for understanding the multidimensional care flows and interdependencies occurring within households affected by chronic poverty, illness and labor constraints (Ogden et al., 2006). This emphasizes that beyond the direct provision of care itself, there are also "care-enabling" activities happening in parallel that create the conditions for care to be possible, sustainable, and effective. These include income generation, fetching water and firewood, food preparation, and so on. By mapping and analyzing these interconnected cycles of production and transfer, a more holistic picture emerges of how households collectively mobilize their human and material resources through stretched capacity and juggling of roles to meet care needs.

OVC Assistance Programs in Sub-Saharan Africa (SSA)

A review of social protection policies across sub-Saharan Africa revealed a proliferation of OVC cash transfer programs incorporated into national frameworks to mitigate childhood socioeconomic barriers. As Ouno (2015) has documented, countries like South Africa, Namibia, Kenya, Rwanda, Uganda, Tanzania and Zambia have all implemented recurring cash benefit schemes for households caring for OVCs impacted by poverty, disability, HIV/AIDS and other adversities. Although monthly grant sizes differ significantly, from Zambia's $12 to South Africa's $37 child welfare payments, these OVC grants aim to facilitate access to essential services around nutrition, education, healthcare, and psychosocial needs (PEPFAR, 2017). Program duration also varies, with most terminating eligibility around age 18 when childhood legal protections conclude. As Skovdal (2010) noted, while evidence affirms OVC grants' short-term efficacy, uncertainties remain around long-term skill-building and transition impacts when

support evaporates as youth age out. The widespread adoption of OVC grants signals recognition of their vital role in mitigating deprivation, even if questions persist regarding sustained impacts.

Theoretical Frameworks Guiding this Research

This part delves into two prominent theoretical frameworks, each offering distinct yet complementary perspectives on the intricate dynamics surrounding the termination of grant funding for orphaned young adults and caregiver households. First, the Sustainable Livelihood Framework (SLF) provides a comprehensive lens through which to examine how individuals and families navigate the complexities of asset transformation in pursuit of sustainable livelihoods. It emphasizes the multidimensional nature of livelihoods, encompassing various forms of capital and strategies employed to cope with challenges while striving for long-term well-being. Through this framework, we aim to dissect the post-assistance experiences of orphaned young adults and caregivers, shedding light on the broader socio-economic context and the diverse range of coping mechanisms employed.

Second, Resilience Theory offers insights into the innate strengths and adaptive capacities of individuals in the face of adversity. By focusing on the assets and support systems that foster resilience, we seek to understand how young adults and caregivers navigate the loss of grants, identifying points of intervention and opportunities for fostering resilience-based approaches.

Sustainable Livelihood Framework (SLF)

The SLF offers valuable conceptual lenses for assessing the transformation of assets into positive livelihood outcomes for individuals, households and communities navigating complex challenges (Krantz, 2001; Morse & McNamara, 2013). The theoretical underpinnings of the SLF were initially documented in literature through the Brundtland Commission Report on

Environmental and Development [BCRED] in 1992 (Hajian & Kashani, 2021). A central premise is that livelihood constitutes the multidimensional means, capacities, assets (material as well as social) and strategies relied upon for living, particularly coping with and recovering from stresses or shocks while upholding capabilities to pursue aspirational goals without compromising future generations (Morse & McNamara, 2013).

As applied to the aims of the current research, the SLF model provides an apt model for interpreting if and how orphaned young adults and caregiver households are (or are not) sustainably converting their given strengths and personal assets into securing essential livelihood skills and meeting developmental milestones. These milestones would include acquisition of shelter, income generation sufficiency, education access, and healthcare. Specifically, the SLF model provides a conceptual framework for unpacking the youth's psychosocial experiences, using a livelihood trajectory lens to identify the barriers and tradeoffs once termination of benefits have occurred. This includes whether the individual can utilize tangible and intangible assets (discussed below) to advance living standards and overall well-being (Swanson et al., 2007).

The approach underscores critical examination of the availability, accessibility, and convertibility of human capital (skills, capacity, education, health, etc.); physical capital (housing, infrastructure, etc.); natural capital (land, water, and environmental resources); social capital (networks, memberships, relationships, etc.); and financial capital (jobs, savings, credit worthiness, etc.) into positive livelihood outcomes (Morse & McNamara, 2013). The model rests on the assumptions that individuals and households pursue wide arrays of livelihood strategies whenmobilizing these sources of capital, and that success depends on having adequate assets and capabilities to convert these resources into sustainable living standards (Krantz, 2001). By

adopting the SLF multidimensional analytical lens, this study explored the challenges facing these youth and identify thethe strategies used to address the stress of discontinued cash transfers.

Using the SLF livelihood's framework, data analysis identified to what extent aging out orphans and their caregivers experiences of change in their livelihood sustainability following the loss of their OVC grants. The analysis encompassed unpacking their perceptions of change as it related to their well-being, poverty level/status, and degree to which they achieved some advancement in their capacity to ensure adequate income, shelter, nutrition, healthcare, and educational access (Woolcock, 1998). It also entailed categorizing the availability of assets remaining and strategies utilized to leverage them towards positive outcomes where evident or, alternatively, the deprivations endured, and coping mechanisms relied on where advocacy is needed to improve support structures enabling smoother transitions off external assistance (Morse & McNamara, 2013). Finally, it will discern described community or policy-level conduits perceived as promotive of, or barriers undermining, sustainable livelihoods for both orphan care leavers and caregiver households.

Applied as an interrogative lens, the framework (see Figure 1. *Sustainable Likelihood Framework*) provides insights into the potential leverage points for interventions that may foster enabling conditions and pathways leading to resilience, possibility, and holistic well-being amid complex individual and family circumstances. At its core, the theoretical approach seeks to explain how social assistance programs when void of sufficient transitional planning prior to benefit terminaton may significantly increase the vulnerability levels, especial for those from an already disadvantaged populations (Morse & McNamara, 2013).

Figure 1:

Sustainable Likelihood Framework
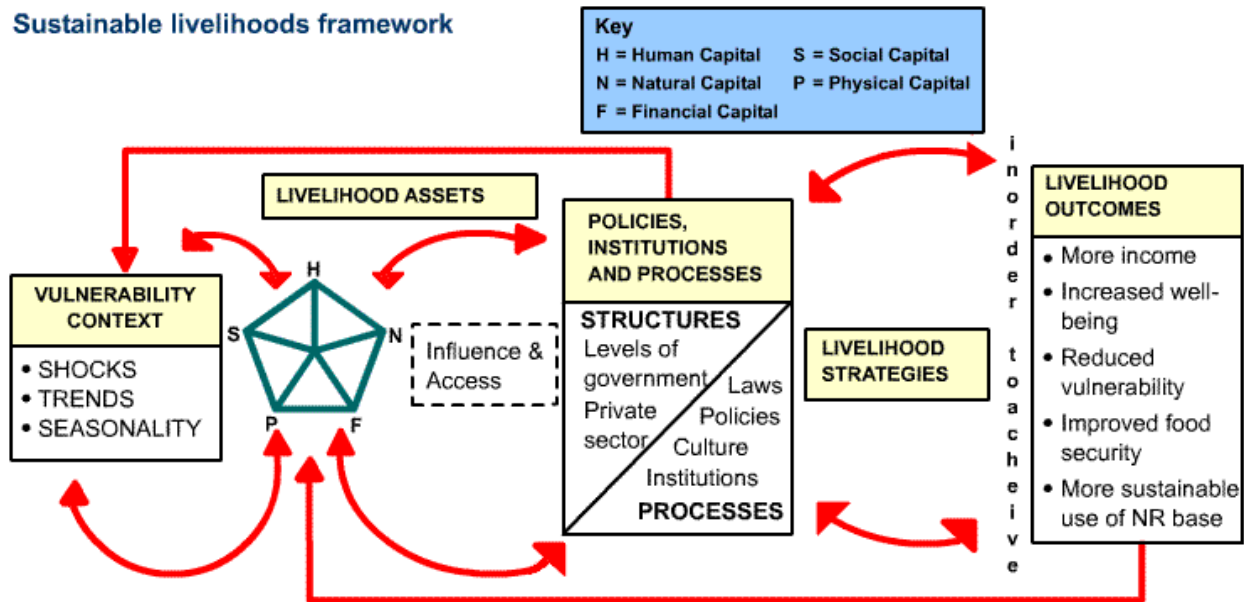
Figure 1: The DFID Sustainable Livelihoods framework (SLF)—adopted from DFID 1999 (Krantz, 2001).

Resilience Theory

　　Resilience theory highlights strengths that enable individual young adults to positively adapt and tap into existing aspirations despite adversity (Pinto et al., 2021). It provides and essential complementary lenses for understanding the impacts of post-grant termination. This includes such impacts as psychosocial stress and an increase in socioecological risk indicators (Pinto, et al., 2021). However, it also provides a strengths based perspective, highlighting the protective developmental asset factors that can shift the trajectory of the individual from one of heightened risk to one of increased resilience when there are sufficient internal and external resources for the individual to tap in to.

Key tenets of the theory underscore both the significance of broader environments in mitigating or elevating threats and trauma impacts on the well-being of the individual (Zimmerman et al., 2021). It focuses also on the capacity of the individual to actively leverage intrinsic resources and assets to achieve better functionality (Zimmerman et al., 2021). Instrinci assets encompass factors like effective coping skills, supportive relationships, sense of community belonging, comfort with cultural identity, achieved access to healthcare and shelter that enable negotiating difficult experiences and environments adaptively (Pinto et al., 2021). Where these assets become compromised or scarce, resilience diminishes. This counters the foundational principles of strength-based practice that emphasizes the nurturance of developmental building blocks and the strengthening of children's social ecologies that cultivate resilience and the building of adaptive skills over time (Gustafsson-Wright et al., 2017).

For the study, resilience theory directs careful, empathetic attention be paid in capturing how young adults narrate their own story: what are their perceptions of their personal capacity to grow and flourish, their ability to create networks or draw on external assets to pursue or attain goals despite the hardship of loss of grant funding. This approach helps to reveal intervention needs, not by concentrating on deficits, but rather, by focusing on the reimagining of the youth's support system at the micro-level. It intentionally creates space for OVC leavers to reconceptualize their complex transition to name their innate strengths, identify their community roots, create aspirational visions or support structures—all of which is empowering rather than just meeting one's basic needs. Capturing these voices is vital for reconceptualizing programs, policies and environments built around enabling their resilience through genuinely collaborative approaches (Zimmerman et al, 2021).

For caregivers as well, the theory helps reseachers to move beyond assumptions of 'burden' to highlight relationship dynamics, networks and meaning-making capacities revealed as sites of family strength under pressure that policies can nourish rather than ignore (Zimmerman et al., 2021). Fundamentally, centering lived expertise of those navigating post-grant loss offers potential building blocks for systems transformation through resilience-based co-design rather than presumed deficiencies in need of external fixes.

How These Theories Help Conceptualize the Issues and Shape Interpretation

Together, these dual frameworks provide a layered sociological, psychological, and ecological lens that shapes how the study conceptualizes the multidimensional impacts of grant income loss for young adults aging out of the OVC program and their associated caregiver households. Instead of focusing solely on financial limitations, these multidimentional lens encourage a comprehensive examination of various factors, including livelihood assets, relationships, and meaning-making capacities. This holistic perspective helps to contextualize whether families can build sustainable well-being without relying on previous assistance and if so, how. This intends to yield more textured insights on complex dynamics that quantitative policy analyses often miss regarding how households navigate difficult resource decision and what tradeoffs occur when trying to meet essential needs when setbacks occur (Woolcock, 1998).

Using a resilience lens keeps the analysis grounded in strengths-based framing that counters the deficit-oriented assumptions of helplessness or dysfunction commonly projected onto economically marginalized groups. This is based on the assumption that individuals and families draw on far wider arrays of inner resources and external social ecologies than surface measures of income poverty alone can encapsulate, enacting resourcefulness and aspirational

drive each day in the face of adversity. These may be forms of resilience policy interventions overlook when simplistically casting people as passive recipients of aid without acknowledging their survival creativity amid oppressive environments they did not choose (Pinto et al., 2021).

Together, the two theoretical underpinnings described above demand depth investigation of post-grant experiences that weaves together psychological assets, family dynamics, socioemotional coping outlets, economic constraint negotiations and wider structural barriers that shape the lived experience. The complexity of the experiences discussed above requires an interpretative approach that requires more than a superficial examination of findings. It requires instead a participatory-centered investigation of the self-defined challenges of young adults and families experiencing the phenomenon of aging out of a program. It compels an analysis moving from open narration of complex realities to member-checked synthesis scenes that capture textured experiences into resonant framings of livelihoods and resilience.

Psychosocial Impacts on Aging Out Orphans

In this section, the research synthesizes literature on the intricate psychosocial impacts experienced by aging out orphans as they navigate the transition from childhood dependency to independent adulthood. Moreover, the research summarizes the pervasive effects of trauma and adverse childhood experiences (ACEs), shedding light on the heightened risks of mental health complications that often accompany trauma and ACEs. Additionally, the study assesses the far-reaching consequences on essential aspects of life, including access to education, healthcare, and nutrition, highlighting the multifaceted challenges faced by aging out orphans as they strive to establish stable and fulfilling futures amidst adversity.

Loss of Parental Support During Childhood

Research findings have emphasized the profound effects of losing one or both parents during the pivotal times of childhood and adolescent development when caregiver emotional support are critical to a child's well-being trajectory (Schofield et al., 2007). Losing this reliable base threatens the stability needed for building secure attachments, positive self-concept, and construction of coping mechanism for the healthy processing of grief (Kamis, 2021). The absence of consistently available, caring parental figures during vulnerable growth stages elevates the risk for detrimental psychosocial issues by eroding the core foundations of young adult's support system (Kamis, 2021).

Being orphaned tends to strip away potential opportunity for the development of parent-child relationships that are needed to build children's safety nets and ensureaccess to services and financial resources. These relational losses echo through multidimensional well-being realms (Cluver et al., 2013). Depression prevalence are double and suicide attempt rates are six times higher for orphaned adolescents than non-orphans (Cluver et al., 2018). Trauma exposure and PTSD risks are much higher when the youth has experienced parental loss during the formative phases of emotional development, thus thwarting their resiliency levels (Ellis et al., 2010). Without positive caregiving influences, the onset of risky behaviors rises substantially, with affected youth more likely to be involved in violent crimes, gangs, transactional sex, difficult reintegration back into the community after incarceration, and less self-efficacy in avoiding exposure to HIV/AIDS (Nyamukapa et al., 2010; Operario et al., 2011; Ssewamala et al., 2009).

Overall, a picture emerges of substantially fewer opportunities for skills development and greater lifetime adversity for orphaned populations than their non-orphaned counterparts.. Namibian orphans in particular have demonstrated high rates of socioemotional disorders like

depression, communication challenges, and adolescent aggression that have required new policies to address. While the research has examined this issue, there is a current gap in the literature on how the loss of resources during the aging out period impacts the young adult's psychosocial status and increases or decreases their risk for psychosocial disorders.

Trauma and Adverse Childhood Experiences

The death of or abandonment by primary caregivers constitutes a form of complex trauma layered onto already widespread adverse childhood experiences facing families in Namibia stemming from endemic risk environments (Lindinger-Sternart, 2015). Losing nurturing caregivers when there is no consistent extended network of support often has a lasting toxic effect, including stress on neurological, immunological, and genetic regulatory systems that buffer disease, social dysfunction, and mental health risks due to ongoing trauma (Felliti, et al., 2019; Shonkoff, et al., 2012). Orphanhood by definition signals the loss of caregiver emotional support and a sense of permanence at a time when developing young adults require external co-regulation and support while building their capacity to self-regulate and self-manage (Ellis et al., 2010).

Inability to process complicated grief without such guidance and support further exacerbates existing mental health challenges. Forcing self-sufficiency prematurely often overwhelms the coping capacity of a still-maturing youth and can compromise their executive functioning that typically does not fully mature until a youth's mid-late 20s (Steinberg, 2014). Yet Namibia and most SSA countries fails to recognize the underdeveloped neurocognitive capacity of most youth when crafting policies and programs. Instead, policy is based on neoliberal self-reliance ideologies that narrowly addresses the immediate needs of the childhood basic needs while expecting instant mastery of self-regulation and self-management

skills from 18 year olds who are not adequately schooled on financial literacy or vocational readiness (Ferguson, 2018).

The specific consequences of this layered trauma sequence merits direct investigation given the profound lifelong psychiatric, behavioral, and chronic disease consequences tied proportionally to adverse childhood stress doses absent adequate buffering interventions (Bethell et al., 2017). While some data exist on mental health disorder prevalence among Namibian orphans through adolescence, the current study addresses the research gap surrounding psychosocial impacts in the period closely following grant cessation and how this may interact with already complex grief and deprivation.

Mental Health Disorder Risks

Studies have demonstrated extensively the substantially heightened risks for mood and other psychiatric disorders among orphaned youth across their development. Morantz et al. (2013) conducted a systematic review that found that the likelihood of depression among orphans was double that of non-orphans when considering the death of either or both parents, especially when coupled with anxiety, anger and post-traumatic stress. Risks appear slightly higher for when there is a maternal versus fraternal death, which is believed to be linked to greater disruption of the household economic, nutrition, and care systems when the mother dies (Samaan, 2000). It should noted, however, that either loss results in significant impact on the child/youth. Psychopathologies also emerge at greater rates among orphaned youth denied opportunities for positive school experiences due to financial barriers or labor demands. The lack of opportunity to attend school exacerbates existing trauma since the denial of school attendance thwarts the child's needs for belonging and limits the opportunities for developing self-efficacy

and hope that are essential for developing regulatory capacities and motivational aspirations (Pufall et al., 2014).

A range of externalizing behaviors likewise arise as symptomatic of complex orphan grief. A comparative look at institutionalized versus household-cared for orphans in Ethiopia and Tanzania found higher interpersonal, attention-deficit, and rule breaking disorders were linked to the absence of stable parenting (Whetten et al., 2009). Studies in South Africa and Malawi similarly have indicated that orphaned young adults are at greater risk for alcohol and other substance misuse, suicidality risk, violence involvement, criminal behavior, teen pregnancy, and illegal income generation (Babatunde & Lopez-Davila, 2017; Cluver, 2016). This was likely tied to household adversity amid missing caregiver protection and/or the presence (or non-presence) of healthy outlets for processing emotional disruptions.

Overall, the literature revealed sizable evidence that orphaned populations face substantially elevated but preventable threats to their ability to achieve sound, holistic well-being in their developmental journey. Of primary concern was the lack of caregiver support and increased external risk exposure that happens during the sensitive development when permanent neurological regulatory wiring and personal coping capacities are still maturing (Pinto et al., 2021). As before, a major knowledge gap persists in how recently aged-out orphans navigate these complex psychosocial challenges immediately following abrupt grant income losses and how they manage this event when overlaid with prior trauma experiences. Capturing these experiences directly from the youth most affected becomes vital if we are to enact policy reforms to increase the efficacy of transition planning efforts.

Impacts on Access to Education, Healthcare and Nutrition

Women and children still disproportionately bear household poverty burdens, reflected in the estimated 58% of orphans who are deprived of basic amenities regionally (UNICEF, 2021). Adversity and risk echo across many service systems, including healthcare access, nutrition security, and overall mortality indicators for orphaned young adults over the long-term. One Malawi study found the stunting rates were double among 10-15 year-old orphans due to constrained household resources that compromised food availability and the lack of emotional support nurturance during pubescent growth phases (Ben-Arieh, 2014). Another nine-country African study found that orphan adolescents face triple the HIV infection rates of non-orphans, reflecting the lack of parental guidance that reinforces safety and self-pprotection behaviors, buffers stress from any adversity in the household, and encourages the development of coping skills and outlets to dampen psychological distress (Operario, 2011). Additionally, a UNICEF resource study estimated that 13% of all orphans regionally lack birth registration certificates which can constrain access to critical state services by rendering children essentially invisible in social welfare systems until adolescence or beyond (Cody, 2017).

Together, this accumulation of disadvantage across social determinants often becomes entrenched exactly when orphaned young adults are attempting their transition into adulthood, leaving them with fewer resources. The ending of this critical safety net has not been empirically researched within current literature. Th exploratory study addressed this void in our knowledge, utilizing a participatory methodology for assessing the repercussions of post-grant termination.

Short-Term Benefits yet Long-Term Dilemmas of OVC Social Assistance Grants

In recognition of how the escalating orphan crises has overwhelmed the capacity of the extended household care system to address the needs of these children, the Namibian

government implemented nationwide social assistance cash transfer programs supporting families caring for orphans and vulnerable children (OVC). These grants provide regular payments supplementing impoverished households to help meet the costs of additional non-biological child dependents in the home (Himulayi, 2020). Well designed and implemented cash transfers demonstrably alleviate the severity of monetary poverty and the risk that poverty impacts the child welfare development trajectories for affected OVC families (Himulayi, 2020). As households gain income, asset depletion lessens, and children benefit through indirect access gains made possible by the grant in improving shelter conditions, nutrition, and basic healthcare that poverty otherwise erodes (Funani, 2020).

Indeed, evidence affirms OVC grants' effectiveness in promoting orphan health, nutritional and certain education access outcomes during recipient childhood years, not only for Namibia but for other SSA countries (Puffer et al., 2017). For example, school attendance rose substantially for secondary level orphans receiving cash transfers in South Africa, as well as increasing nutrition (Himulayi, 2020). Associations between grant exposure length and educational attainment persist even after payments stopped, underlining the protective effects of poverty alleviation when enabling preventive type investments during childhood rather than waiting for a deterioration in child outcomes (Funani, 2020). For young Namibian adolescent girl orphans specifically, cash transfers also correlated strongly with lower risk of experiencing sexual or physical abuse relative to non-beneficiaries (Maara et al., 2023).

Thus appropriately designed, well-implemented social assistance grants focused on the mitigation of poverty provided lifelines essential for maintaining healthy development of children (Adato & Bassett, 2012). In the short term, clear evidence affirmed that OVC cash transfers furnished the kind of pro-poor programming needed to unlock socioeconomic access

advancements that benefit human development and future productivity of highly vulnerable

orphan populations during important childhood developmental stages. Without these income

supports, supporting households have had to absorb extra dependents, exacerbating deprivation

that creates intergenerational disadvantages that severely impacts the developmental trajectory of

these affected children.

As noted previously, the abrupt termination of benefits when the recipient turns 18 years

of age rests on erroneous assumptions that financial self-sufficiency instantly appears at

adulthood. There is no research that supports this assumption; indeed, there is mounting evidence

to the contrary that developing neurocognitive decision-making faculties mature throughout

older adolescence and emerging adulthood life stages (Brady, 2017; Steinberg, 2014). Expecting

orphan young adults to rapidly assume full self-management tasks overnight without transitional

support defies contemporary understanding that milestones like stable housing, income,

vocational clarity, and development of self-identities now often extend well into the mid-20s,

even in under ideal circumstances (Arnett, 2000).

Thus, even with demonstrated effectiveness for mitigating childhood asset needs and

risks, OVC policy termination practices actively place young adults at risk, figuratively "pushing

beneficiaries off a cliff" into destitution (Skovdal, 2010). Mandating instant self-sufficiency by

cutting all external assistance precisely when orphaned young adults are attempting make the

profoundly challenging transition into autonomy, removal of the safety net threatens severe

consequences (Panda, 2016). It abruptly severs essential income buffers sustaining households

and places at risk their ability to continue their caring duties while concurrently demanding they

handle new burdens like tertiary education, independent accommodation, healthcare self-

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financing and full responsibility for all the youth's daily needs and possible identity exploration behaviors for which they remain responsible (Atwoli et al., 2014).

Evidence already indicates concerning educational, economic, and psychosocial consequences from this abrupt withdrawal of benefits. Secondary school dropout risks jump substantially after grant loss (Baird et al., 2013). Joblessness, transient homelessness and mental health disorders also escalate markedly among former young adult beneficiaries (Mendes & Moslehuddin, 2006; Skovdal 2010). Ironically, the policy likely stimulates the very deprivation and instability dynamics it ostensibly intended across the development of the child to avoid (Atwoli et al., 2014).

In summary, the convention mandating absolute age 18 grant income termination irrespective of individual young adults' needs or readiness lacks integration with scientific insights on contemporary development. It remains disconnected from grounded Southern cultural realities around more collectivist, interdependent transitional timelines (Stein, 2006).

Coping Mechanisms and Strategies Employed Post-Assistance Loss

Given the complex pressures introduced by abrupt income assistance termination coupled with support structure voids, aging-out youth employ a wide-range of strategies for coping with resulting adversity. These coping mechanisms reflect short-term reactive responses to challenges, rather than building the resilience of the youth (Carver & Connor-Smith, 2010). Two common deficiencies become evident across global south regions. First, certain ubiquitous coping outlets risk perpetuating harm or destabilizing cycles. However, secondly, more constructive community-rooted sources fostering empowerment reveal vital insights on ingredients, capacities and environments enabling survival despite barriers.

Starting with frequently documented yet troubling mechanisms, criminal behaviors, violence involvement, survival sex, exploitative migrant labor, and dangerous income generation are dominant findings (Gypen et al., 2017; Li et al., 2008). High mobility involving cyclical migration or homelessness also arise, with defunded youth desperately seek housing, employment or relief supports in urban areas. Once resources are depleted, they are forced to return to rural networks that offer a temporary reprieve before the youth repeats the cycle (van Breda, 2017). Additionally, transactional sexual partnerships and early pregnancies spike especially among young women trying to navigate issues related to shelter access, finding financial support, and demonstrating personal agency amid a constrained set of options available to them (Skovdal, 2010).

Yet promisingly, investigations also reveal more empowering sources of informal and communal resilience in navigating hardship. Kinship care networks frequently supply critical intervention support despite often limited means—demonstrating the extraordinary cultural wealth found in traditional alternative family structures (Rutayisire, 2020). Peer collectives sharing sustained housing, childcare duties, job search tips, emotional support and other mutual aid lifelines likewise emerge organically, enabling resource pooling that benefits whn formal systems fail (Rutayisire and Richter, 2020).

Additionally, grassroots youth-led support groups, sports teams, arts collectives, financial self-help clubs saving for shared needs and other ground-up associations centered on shared interests, values and challenges provide vital continuity helping structures when top-down services lag (Gypen et al., 2017). These community roots channels uphold socioemotional support, positive identity anchoring, and openings for flexible livelihood learning 'on the go'— building resilience through uncertainty through a sharing of the journey's challenges. Their

cultural responsiveness and participatory approach to experiencing how they self-determine their pathway forward does tend to smooth out transition for some of these young adults (Zimmerman et al., 2021).

Policy and Programmatic Gaps in Existing Literature

Despite growing recognition of the complex transitions confronting orphaned care leavers, a concerning lack of effective policies or programs exist that specifically address the supportive needs of youth during post-grant termination of benefits in Namibia and other countries in Sub-Saharan Africa. Several interconnected policy and programming failures perpetuate this shortage of coordinated support structures that ease turbulence for aging-out orphans as they navigate the mastery of skill for being self-sufficient, grief processing and living in volatile social environments.

There is a lack of rigorous evidence capturing post-OVC grant termination effects on the well-being of youth and of caregivers. Assessments rarely employ longitudinal methods studying the same beneficiaries over time, but rather, concentrate heavily on grant effectiveness and its short-term impact on childhood poverty alleviation and access to services (Skovdal, 2010). This leaves profound knowledge gaps surrounding if and how initial improvements enabled by these cash supplements result in long-term positive outcomes (Puffer et al., 2017). Critical evaluative insights remain absent regarding the degree to which these programs impact access to education, employment, household stability, psychosocial health and overall well-being—especially as it relates to the years immediately following grant cessation (Harper & Schmidt, 2016).

Also, there are specific transitional challenges arising when short-term aid evaporates, including how to leverage constructive coping capacities, how to navigate detrimental tradeoffs, and how to solidify the building blocks youth themselves identify as necessary to achieve and

uphold a lifelong thriving developmental trajectory. Researchers seldom conduct exploratory investigations that directly give a participatory platform for engaging aging-out young people and their caregivers who are still burdened with their ongoing dependencies (Rutayisire and Richters, 2020). This study addressed a void in the literature. It documents the narratives of those impacted and utilizes their voice to frame recommendations on meaningfulsystems change (Rutayisire and Richters, 2020).

In addition to the lack of research on post-transition effects, there is a corresponding lack of youth-focused policy research that identifies the shocks and sustaining caregiver-level support needs following benefit termination. Critical research is needed to build our knowledge regarding the needs of this population and to guide reform efforts to provide better case management and better sequenced transitional support of these youth—including the building of capacity building supports systems for acquiring vocational skills and seed financing for business development (Gypen et al.,2017). Key program gaps include a nearly complete absence of dedicated transitional housing facilities, community volunteer mentor networks and accessible tertiary education placement options tailored to orphan care leavers (Rutayisire and Richteres, 2020).

Psychosocial counseling support structures are also lacking. For example, dedicated social workers trained on transitional planning for aging-out youth cannot access existing child welfare resources or coordinated case management (Thurman et al., 2009). These resources are essential for preventing destitution, as they connect the individual with a patchwork of health, education, social protection, and justice services (Thurman et al., 2009). Additionally, capacity shortages are found at the overstretched community worker level, with religious groups and civil society partners persistently inhibited from meeting the support needs expressed by youth

directly (Zimmerman et al., 2021). Through it all, policy inattention toward investing in grounded institutional ecosystems that explicitly address orphan transitional wellbeing perpetuates instability post-aging out of services across multiple countries over decades now (Li et al., 2008).

Reinforcing the shortages of these youth-specific services, there has been a persistent policy misalignment between prevailing conditional social assistance provisions and contemporary developmental science insights on prolonged and nonlinear transitions into independent adulthood—even for more privileged youth (Ferguson, 2018; Steinberg, 2014). Assumptions of financial self-sufficiency automatically at age 18 have shaped when OVC education, healthcare and poverty alleviation investments expire, irrespective of whether the individual actually has the capacity to provide for themselves. Problematic adult constructs have tended to define housing, child welfare, youth workforce development, tertiary education access and unemployment support policies overall (Brady, 2017). Each narrowly constricts eligibility using thresholds similarly disconnected from the contemporary reality that adulthood capacities gradually emerge across major institutional spheres (Arnett, 2000).

Considered holistically, the major policy and programming voids analyzed here signal that governments and stakeholders profoundly lack nuanced frameworks tailored specifically to assist orphan youth navigating layered income loss, grief residual, human capital deficits and discriminatory age barriers precisely at this challenging juncture. Yet given vast evidence on ensuing adversities from this policy-programming abyss—that range from secondary school exclusion to survival sex risks, mental health crises and intergenerational entrenchment of deprivation that tie back to an absence of multidimensional transition-focused supports—the needs and opportunities for reform have become pressing across Sub-Saharan Africa (Skovdal,

2010). This underscores the rationale and significance of a study that spotlights post-grant survival challenges and addresses the needs of service recipients using a constructive vision that seeks to develop solutions that are codesigned with those who have the lived expertise. In the absence of responsive policy institutions that uphold and recognize the importance of maintaining human dignity during trying transitions, this study embraces the concepts of empowering the community and engaging members in a dialogue about their needs as a catalyst for enacting urgent reform.

Conclusion

This literature review has synthesized research related to the psychosocial impacts, benefits, and dilemmas of social assistance for orphans and vulnerable children (OVC), as well as the loss experiences and risks faced by youth aging out of these support systems. There are significant adverse effects associated with the abrupt loss of social support at age 18, despite the short-term gains provided by grants and services for younger children. Mental health disorders, educational barriers, economic instability and cycles of intergenerational disadvantage can manifest from having to cope with post-assistance adversity without proper transitional programs in place.

While some evidence captures the benefits of OVC assistance earlier in life, there remains a dearth of studies focused on the termination effects and lived experiences of youth post-support. The problems outlined underscore the need for further investigation, with an emphasis on centering the perspectives of affected young people themselves. Additionally, gaps persist around policy and practice alignment with developmental science on how best to structure assistance into late adolescence and early adulthood.

As established in Chapter 1, there is a strong rationale for the current study to explore the impacts of aging out through in-depth qualitative research with post-assistance youth and their caregivers. The next chapter details the methodological approach taken to elevate the voices of those navigating this complex transition in context. Key objectives include elucidating the multidimensional loss effects and risk pathways that emerge, while also identifying potential protective factors, sources of resilience and opportunities for intervention improvement. Rich insights from lived experience stand to inform more supportive, developmentally-attuned OVC assistance programming and policy. In the following chapter, methodology, and detailed description of the research process are presented.

Chapter Three: Methodology

Introduction

This study employed a qualitative research design to explore the impact of grant termination for caregivers and youth receiving OVC benefits. The methodology section first provides the research objectives and questions, then an overview of the qualitative research approach, highlighting its philosophical underpinnings and suitability for addressing the research questions. Subsequently, a detailed description of the qualitative study design that was adopted, phenomenology, is presented. This discussion of phenomenology includes a demonstration of how the methodology aligns with the study's objectives and the researcher's epistemological stance. Following this discussion, the next subsection outlines the study's research design including the participant selection process and sampling criteria, the data collection methods, and the data analysis procedures. Considerations pertaining to trustworthiness, ethical implications, and strategies to enhance the study's rigor are addressed. Finally, the role of the researcher and potential biases or assumptions are acknowledged, underscoring the importance of reflexivity throughout the research process.

Research Design

The following research objectives and questions guided the study.

Research Objectives:

1. To explore and assess the perceptions and experiences of orphaned young adults and their caregivers regarding the orphaned and vulnerable children (OVC) grant in Namibia.

2. To identify and understand the psychosocial challenges encountered by orphaned young adults and their caregivers residing in Windhoek after discontinuation of OVC grant.

3. To identify the coping mechanisms and strategies of resilience employed by caregivers in Windhoek subsequent to the termination of OVC.

4. To identify strategies and reccommendations for enhancing the well-being and future prospects of orphaned individuals after the cessation of grant funding

Research Questions:

1. What are the perceptions and experiences of orphaned young adults and their caregivers regarding the orphaned and vulnerable children (OVC) grant in Namibia?

2. What are the specific psychosocial challenges that orphaned youth residing in Windhoek face once their grants have been terminated?

3. What coping mechanisms and resilience strategies do young, orphaned adults and their caregivers in Windhoek use to address the challenges they face after the termination of OVC grants?"

4. What strategies and recommendations can be identified to enhance the well-being and future prospects of orphaned individuals after the cessation of grant funding?

Research Method

The phenomenological design was ideally suited for this study as it aligned with the epistemological and ontological foundation of the lived experience and provided a framework for analyzing the unique narratives provided by orphaned young adults and their caregivers following the termination of social assistance grants. Phenomenology, as both a philosophy and a qualitative research approach, is rooted in the belief that knowledge and understanding are derived from the conscious experiences and subjective realities of individuals (Creswell & Poth, 2018; Moustakas, 1994). This epistemological stance challenges the positivist notion that

knowledge is solely derived from objective, empirical observation, and instead acknowledges the inherent value and validity of subjective, first-hand accounts to comprehend human phenomena.

Phenomenology's epistemological foundations are grounded in the works of philosophers such as Edmund Husserl, who posited that consciousness, and the intentional experiences of individuals are the primary sources of knowledge and meaning (Giorgi, 2010). This perspective aligned seamlessly with the study's aim of comprehending the psychosocial impacts, coping mechanisms, and overall dynamics that emerged among orphaned young adults and caregivers in the absence of income assistance. By centering on the lived experiences and subjectively defined realities of these individuals, phenomenology allows for an in-depth exploration of the ways in which the caregivers and youth make sense of and navigate their unique circumstances (Van Manen, 2017). This approach generated a level of knowledge that is deeply rooted in the lived and experience and a firsthand perspective. And finally, the phenomenological design's ontological assumptions aligned with the study's focus on the multifaceted and context-dependent nature of human experiences.

Within the context of this study, the ontological underpinnings of the phenomenological design allowed for a more comprehensive exploration of the unique and nuanced ways in which orphaned young adults and caregivers perceive and navigate the loss of financial support. By recognizing the subjective and context-dependent nature of their experiences, phenomenology enabled the study to capture the intricate dynamics, coping mechanisms, and psychosocial impacts that emerged within their specific socio-cultural, economic, and familial contexts (Finlay, 2009). This approach not only acknowledged the diversity of experiences but also empowered participants to share their authentic realities, free from the constraints of preconceived notions or theoretical frameworks imposed by the researcher.

Moreover, the epistemological and ontological foundations of phenomenology align with the study's aim of informing human-centered practices and policies by prioritizing the voices and perspectives of those directly affected by the phenomenon under investigation. By grounding knowledge in the subjective experiences and realities of participants, phenomenology helped to ensure that the findings accurately reflected their lived experiences, aspirations, and coping strategies (Van Manen, 2017). This approach challenged the traditional top-down approach to policy and practice development, which often relies on external, objective assumptions rather than the lived realities of the target population.

The phenomenological design's emphasis on bracketing, or setting aside researchers preconceived notions and biases, further reinforced its methodological rigor. By consciously suspending their personal assumptions and approaching the data with an open and receptive mindset, researchers can ensure that the findings accurately reflect the participants subjective realities, rather than being influenced by external factors or preconceptions (Giorgi, 2010; Moustakas, 1994). This process of bracketing contributed to the study's overall credibility, trustworthiness, and alignment with the epistemological and ontological foundations of phenomenology.

Additionally, this design's focus on identifying shared essences or common threads that transcend individual experiences aligned with the study's aim of generating insights that can inform broadly applicable yet contextually relevant policies and interventions. By unveiling the universal aspects of navigating grant termination as an orphaned young adult or caregiver, while simultaneously acknowledging the unique nuances of each participant's journey, phenomenology provided a holistic understanding of the phenomenon that respects both the commonalities and individual variations of lived experiences (Creswell & Poth, 2018).

Population and Sampling Strategy

       The selection of an appropriate population and sampling strategy was a critical aspect of this phenomenological study, as it directly impacted the credibility, trustworthiness, and transferability of the findings. Given the study's aim of understanding the lived experiences of orphaned young adults and caregivers in Windhoek, Namibia following the discontinuation of their social assistance cash transfers, the population of interest consisted of two distinct yet interconnected groups. Specifically, the target population comprises orphaned individuals who have aged out of the social assistance program upon turning 18 years old, as well as the caregivers who have been responsible for their upbringing and well-being. In qualitative phenomenological research, the sampling approach must align with the study's philosophical underpinnings and objectives, ensuring that the selected participants can provide rich, in-depth insights into the phenomenon under investigation. Consequently, this study employed a purposive sampling strategy, which involved the intentional selection of information-rich cases that can illuminate the research questions and enhance the understanding of the central phenomenon (Patton, 2014).

Criterion Sampling and Inclusion Criteria

       Within the realm of purposive sampling, this study adopted a criterion sampling technique, which involved the identification and selection of participants based on predetermined criteria of importance (Patton, 2014). The specific criteria for inclusion in this study were twofold. The first group of participants had to be orphaned young adults who have recently aged out of the social assistance program in Windhoek, Namibia, upon turning 18 years old. The second group of participants were caregivers who have been responsible for the upbringing and well-being of orphaned young adults who had aged out of the program.

The decision to employ criterion sampling was grounded in its ability to ensure that the selected participants possess the relevant experiences and characteristics necessary to provide rich, meaningful data that could address the research questions and objectives (Patton, 2014). By focusing on individuals who have directly experienced the phenomenon of interest—the cessation of social assistance upon reaching adulthood (age 18)—this sampling approach enhanced the credibility and trustworthiness of the findings since the data were derived from those who have lived through the phenomenon and could offer authentic, firsthand accounts.

The inclusion of both orphaned young adults and caregivers as distinct participant groups also recognized the inherent interconnectedness of their experiences and the potential for varying perspectives and dynamics to emerge. This dual-perspective approach not only enriched the depth and breadth of the data but also aligned with the phenomenological design's emphasis on capturing the essence of shared experiences from multiple vantage points (Moustakas, 1994).

Sample Size

Qualitative phenomenological studies typically involve smaller sample sizes compared to quantitative research, as the focus is on obtaining rich, in-depth data rather than achieving statistical generalizability (Creswell & Poth, 2018). However, the sample size should be sufficient to reach data saturation, which is the point at which no new information or insights are emerging from additional data collection (Patton, 2014). While there is no definitive rule for determining sample size in phenomenological research, guidelines suggest a range of 5 to 25 participants as appropriate for capturing the essence of a shared phenomenon (Creswell & Poth, 2018).

Considering these guidelines and the study's specific objectives, this phenomenological inquiry recruited a sample of 10 orphaned young adults and 9 caregivers, for a total of 19

participants. This sample size was expected to provide a diverse range of perspectives and experiences, while remaining manageable for in-depth data collection and analysis (Creswell & Poth, 2018; Patton, 2014). It is important to note that the sampling process also considered the principles of maximum variation and heterogeneity within the predetermined criteria (Patton, 2014). By purposefully selecting participants who represent diverse backgrounds, experiences, and contexts (e.g., varying ages, genders, socioeconomic statuses, family structures), the study was able to capture a rich tapestry of perspectives and enhance the transferability of the findings to broader contexts and populations. The study used the following criteria to recruit the sample of orphaned young adults and their caregivers who have aged out of the OVC grant in Windhoek are outlined as follows:

Orphaned Young Adults Criteria:

- The orphaned young adults must have exited the OVC grant program for a period of at least 6 months.

- The age of the orphaned young adults should fall within the range of 18 to 25 years.

- The orphaned young adults could be enrolled in any level of education, including secondary school, high school, or college.

- The orphaned young adults should either be residing with their family members/caregivers or, if not, they should be under the care of caregivers.

- The orphaned young adults must have experienced the loss of one or both parents.

Caregiver Criteria:

- Caregivers must be actively providing support to orphaned young adults with no age limit.

- Caregivers should be sharing a residence with the orphaned young adults to whom they are providing support . Alternatively, if the caregiver and young adults do not live together, the caregiver must be offering financial support to these young adults.

- Caregivers may have varied employment statuses including being unemployed, employed, or self-employed.

- Both the caregivers and the orphaned young adults should be residing in the regions chosen for the study, unless circumstances dictate otherwise, such as the orphaned young adults being away for schooling in other regions.

Recruitment Methods and Process

Participant recruitment is a critical component of qualitative research, as it directly shapes the credibility, trustworthiness, and transferability of the findings. Thus phenomenological inquiry explored the lived experiences of orphaned young adults and caregivers in Windhoek, Namibia, following the termination of social assistance grants. This was a multi-pronged recruitment approach that was devised to ensure comprehensive and inclusive representation of the target population.

The researcher first obtained approval from the IRB from at the University at Albany and IRB approval from the Ministry of Health and Social Services in Namibia, which granted me access to contact participants for the study. To expand the recruitment scope, I then implemented a complementary community-based strategy. Leveraging the power of word-of-mouth communication and established local networks, information about the study was disseminated within grassroots organizations and communities that were closely involved with orphaned young adults and caregivers. This approach not only raised awareness about the research but also

fostered trust and credibility within the target communities, a crucial factor when recruiting vulnerable and hard-to-reach populations (Mamotte & Wassenaar, 2015).

In addition, informative recruitment flyers were strategically distributed in key locations frequented by the population of interest, such as community centers, places of worship, and local young adults' hangouts. This method aimed to capture the attention of potential participants who might not have been reached through official channels or community networks, aligning with the principles of maximum variation and heterogeneity in qualitative sampling (Patton, 2014).

Building upon the initial participant pool, the researcher also employed a snowball sampling technique, capitalizing on the power of referrals and existing social networks (Noy, 2008). Recruited participants were asked to recommend or provide contact information for other eligible individuals, facilitating access to hard-to-reach participants and enabling the researcher to tap into diverse social networks, thereby enhancing the sample's diversity and representativeness.

Data Collection

The formulation of research questions was rooted in the interpretivist and constructivist paradigms, providing a robust framework for understanding participants' perspectives, experiences, and meaning-making processes (Creswell & Poth, 2018). To engage with participants effectively and elicit rich, in-depth accounts of their lived realities, the researcher and one research assistant conducted face-to-face individual interviews. This decision was grounded in the phenomenological tradition, which emphasizes the importance of direct, immersive interaction with participants to capture the essence of their experiences (Moustakas, 1994).

Guided by the research questions and objectives, a semi-structured interview guide was crafted. The utilization of semi-structured interviews, characterized by open-ended questions, facilitated a more organic exploration of the phenomenon, allowing participants to candidly express their emotions, perspectives, and experiences in an interactive manner (Creswell & Poth, 2018). This approach empowered participants to share their stories in their own words, without the constraints of rigid, predetermined questions or frameworks. The semi-structured nature of the interviews offered a delicate balance between structure and flexibility, enabling the researcher to delve deeper into emerging themes and responses through probing and follow-up questions (Patton, 2014). This dynamic interaction fostered a co-construction of knowledge, during which the researcher, research assistant and participants collaboratively explored and unpacked the nuances and complexities of the phenomenon under investigation. I trained the research assistant on the data collection protocol and the importance of maintaining participant confidentiality. The research assistant was present during all data collection sessions to ensure consistency and adherence to the study protocol. To facilitate the management of this dynamic process, a detailed notebook was maintained to document any modifications or adjustments made to the themes.

Throughout the data collection process, digital voice recording was employed to accurately capture the interviews, preserving the nuanced interactions, verbal cues, and discussions between the researcher and the participants. This approach ensured that the data remained intact and true to its original form, allowing for a compact analysis during the later stages of the research process (Creswell & Poth, 2018). It is important to note that the interview guide and data collection process were iteratively refined and adapted based on the principles of emergent design, a hallmark of qualitative research (Patton, 2014). As the study progressed, and

new insights and perspectives emerged from the data, the researcher made necessary adjustments to the interview guide and probing strategies, ensuring that the data collection remained responsive and aligned with the evolving understanding of the phenomenon.

Furthermore, the data collection process was underpinned by a commitment to ethical principles and cultural sensitivity. The researcher prioritized building trust and rapport with participants, establishing a safe and comfortable environment for sharing their stories (Creswell & Poth, 2018). Informed consent was obtained from all participants, ensuring their voluntary participation and understanding of the study's objectives, data handling procedures, and confidentiality measures. Throughout the interviews, the researcher remained mindful of the potential vulnerability and sensitivity of the participants, particularly given their experiences as orphaned young adults or caregivers navigating the termination of financial assistance. Appropriate measures were taken to ensure participants' emotional well-being, such as providing breaks, offering resources for support, and maintaining a non-judgmental and empathetic stance (Mamotte & Wassenaar, 2015).

The researcher also remained attuned to cultural nuances and contextual factors that might influence participants experiences and perceptions. By demonstrating cultural humility and respect for local norms and customs, the researcher aimed to create an environment where participants felt comfortable and empowered to share their authentic experiences (Creswell & Poth, 2018). All interviews lasted approximately 1.5 hours and were conducted in the comfortable settings of participants' own homes in Windhoek, with each participant receiving a stipend of N$341 (equivalent to $18.26 at the time) as appreciation for participation.

Data Analysis

Upon completion of all interviews, the principal investigator and research assistant proceeded to transcribe the recordings verbatim, ensuring an accurate representation of the data had been achieved. The subsequent phase involved the analysis and presentation of the collected data in a meaningful and insightful manner. For the analysis, a predominantly inductive thematic approach was employed, with a focus on extracting and illuminating the inherent meanings embedded within the participants' data during the coding process (Clarke & Braun, 2017). This approach aligned with the objective of effectively addressing the research questions, as it facilitated the emergence of themes from the open-coding method (Byrne, 2022).

The data analysis encompassed several key steps, involving the identification of themes through a thematic analysis approach. This entailed recognizing patterns and connections within the qualitative data, enabling the data to be segmented into coherent themes. This approach also allowed the researcher to generate themes from the open-coding method to effectively address the research questions (Byrne, 2022) which increased the validity of the data. A reflexive thematic analysis, grounded in the methodological guidance proposed by Clarke and Braun (2017), was undertaken. This qualitative analysis technique involved a comprehensive exploration of the data while acknowledging the interplay between the data set, theoretical assumptions, and the researcher's analytical skills (Clarke & Braun, 2017; Byrne, 2022). Importantly, this approach valued participants' subjectivity, recognizing the researcher's role in shaping the interpretation of the data and acknowledging the influence of the researcher's perspectives on the analysis process (Byrne, 2022).

Here are the six reflexive thematic analysis steps recommended by Clarke and Braun (2017) that were employed to identify, analyze, and report the data:

1. Familiarizing with Data

After the completion of data collection, the researcher embarked on the first phase of active listening to each interview recording, aiming to grasp the shared information before initiating the transcription process. This active listening stage was designed to enhance the understanding of the content conveyed. Once this phase was completed for all recordings, the manual verbatim transcription of each recording commenced. Subsequently, time was dedicated to deeply reading, re-reading, and reviewing each transcript.

During this comprehensive review, the transcripts were actively compared with the original recordings, identifying and rectifying any inconsistencies or inaccuracies that may have arisen during transcription. For instance, repeated listening of the recordings, cross-referencing them with the transcripts was engaged in to ensure the precise translation and transcription of the audio data. Throughout this procedure, a pivotal step involved immersing in the transcripts, re-reading them closely multiple times. This engagement served the purpose of becoming even more acquainted with the dataset, allowing for the extraction of pertinent information that aligned with the research questions. Importantly, this stage also involved capturing reflections, thoughts, and feelings elicited by the data, thus enriching the analytical context.

Upon addressing any inconsistencies, the transcripts underwent a refinement process, which included the removal of the original participant identifiers. To safeguard participants privacy and confidentiality, a new set of unique ID numbers was assigned to their responses. This measure was integral to maintaining the anonymity and protection of participants sensitive information.

2. Generating Initial Codes

Codes served as fundamental units of analysis, encompassing words, phrases, or interpretative labels that encapsulated participants responses to address the research questions. During the coding process, codes were identified as common words or phrases that encapsulated relevant information, ultimately serving as building blocks for theme identification. These codes also incorporated elements that held significance to the research subject, ensuring a representation of the data.

To streamline the development of analytical codes, the structured flow of both interview questions and transcript phrases was leveraged. This approach aimed to establish a systematic alignment between the questions asked and the responses provided. The creation of a codebook within a Microsoft Word document played a pivotal role. This platform allowed for the organized notation of identified codes, along with the highlighting of relevant phrases from the transcriptions, thus facilitating a structured categorization process.

The process of generating codes involved iterative cycles of coding, individually per transcript and then across all transcripts. Each transcript was revisited multiple times to refine the scope and deepen the clarity of the codes (Creswell & Poth, 2016). This iterative approach, through several rounds of coding, paved the way to the identification of recurring phrases that were not only common but also directly addressed the research questions. This gradual refinement process was essential in capturing the essence of participants responses as accurately and comprehensively as possible.

3. Generating Themes

To pinpoint these themes and subthemes, a methodical approach was employed. The initial step involved immersing in the dataset, reviewing all identified codes as outlined by Braun

and Clarke (2017). In this phase, the focus shifted from individual data items to discerning the overarching meanings that emerged across the entirety of the dataset (Braun and Clarke, 2017).

This was followed by a systematic process of reviewing and analyzing the identified codes. During this analysis, opportunities were sought to combine or group similar codes that shared common meanings or related concepts, thereby shaping themes and subthemes. This synthesis of similar codes served as the basis for the formation of themes that collectively shed light on the findings for the research questions.

It was vital to emphasize that these themes interconnect cohesively, painting as coherent and comprehensive picture as possible of the dataset. While creating themes, a critical assessment was required. Themes that did not contribute meaningfully or appropriately to the codes, analysis, or research questions were subject to removal, in line with Clarke and Braun's guidance (2017). This curation helped to ensure that the final thematic framework accurately and insightfully reflected the essence of participants experiences and addressed the research objectives.

4.   Reviewing potential themes

Once the process of assembling codes into themes was completed, the subsequent step involved a review of the potential themes. This pivotal phase allowed for an assessment of the themes that were identified during the theme generation process in relation to the overall dataset and the coded items (Clarke & Braun, 2017). During this review, each potential theme was analyzed to ensure its alignment with the research questions and its relevance to the data.

While conducting this review, it was imperative to uphold both internal and external homogeneity within themes, as advocated by Clarke and Braun (2017). Internal homogeneity entailed ensuring that the elements within each theme cohesively related to one another, forming

a coherent narrative. External homogeneity involved analyzing the collection of themes to ensure they collectively encompassed a diverse array of contexts that accurately represented the research findings.

A critical evaluation of the identified themes extended to a collaborative process. Engaging in a peer review with a research assistant whom I trained to support the process of data collection and analysis, work was done to detect any potential biases, misinterpretations, or assumptions that might inadvertently influence the themes.

This review and validation process, along with the collaborative engagement, was integral in ensuring that the identified themes were well-aligned with the research questions, accurately represented the data, and contributed to a robust and coherent argument in the study's findings.

5. Defining and Naming Themes

As emphasized by Byrne (2022), presenting an analytical framework when defining and naming themes was of paramount importance. This entailed making a representation of each theme and subtheme in a manner that was coherent and aptly contextualized the data and research questions. This process involved an examination of the themes to highlight the core names that were inherent in the data items (Clarke & Braun, 2017).

During this process, the themes were extracted from the data items that most eloquently conveyed their meaning and encapsulated participants' interpretations in alignment with the study's context and relevant literature. Through this careful refinement, clarification, and definition of themes, the emergent themes and subthemes were subsequently assigned names. The process of defining and refining themes entailed a comprehensive analysis to uncover the underlying essence of each theme. In the quest for precision, these themes were further

categorized into subthemes, allowing for a structured presentation that added depth to the overarching themes.

To facilitate a clear and organized representation, a thematic table was created. This table served as a visual aid, presenting the emergent themes and subthemes in a structured manner. This systematic presentation effectively encapsulated the main issues that had emerged from the analysis, providing readers, other than the research assistant, helping with peer analysis with a more coherent overview of the key findings and their associated interpretations.

6.   Producing the reports

Following the analysis of the data in conjunction with the identified themes and subthemes, the next step involved a thorough look at the findings. This chapter involved interpreting the data through concise summaries, strategically employing the themes and subthemes to construct a narrative that was not only comprehensible but also captured wherever possible the essence of the findings.

To enhance the clarity and depth of the narrative, extracts from participants' responses were strategically incorporated. These extracts served as illustrative examples, providing tangible instances that underscored and illuminated the participants' perspectives in relation to the research findings.

Ultimately, the goal of this phase was to transform the analyzed data into a coherent and accessible set of findings. By weaving together, the themes, subthemes, and participants' own words, this approach offers readers a more nuanced understanding of the research findings and their implications, while maintaining a strong connection to the participants' lived experiences and viewpoints.

Ethical Considerations

As underscored by De Vos, et al. (2011), the ethical foundation of scientific research mandated that the well-being and rights of human subjects must never be compromised. Integral to the ethical framework of this study was the principle of voluntary participation, underpinned by written informed consent. Participants were thoroughly informed about the study's objectives, goals, potential risks, and benefits. Importantly, they retained the autonomy to discontinue their participation in the interview at any juncture they chose.

Given the nature of the study, audio recording of interviews was imperative. To ensure participants' privacy and anonymity, the recorded interviews remained solely accessible to the research team, with no external sharing. These recordings were stored in a secure and private password-protected computer on a secure drive, with participant identities concealed in the transcriptions. Instead, fabricated identification numbers were assigned to each participant to safeguard anonymity. Upon completion of the research project and subsequent analysis, the recorded interviews were methodically destroyed, preserving the participants' confidentiality and privacy beyond the research's conclusion.

Positionality

I acknowledge that bias(es) as a researcher may influence the research process and interpretation of findings. I believe my position as a black, Namibian, educated woman has served me with certain privileges. Being that, I am constantly reminded of my National and cultural background privileges and that my knowledge in systems of power and about the realities of orphanhood have many limits. As a researcher, and a change oriented social activist that seeks to empower others, I believe that I do not impose my life experiences on the research

process and findings. I perceive that this work is influenced by empirical findings and serves as a tool to address social injustices.

The methodological approach underpinning this study was qualitative in nature, and was grounded in a phenomenological philosophy that seeks to explore and illuminate some of the lived experiences and subjective realities of the participants. This naturalistic inquiry was guided by an interpretivist paradigm, recognizing the inherent complexities and multifaceted dimensions of human experiences, and acknowledging the pivotal role of the researcher in co-constructing meaning through their interactions and interpretations. The primary data collection method employed was in-depth, semi-structured interviews, which provided a rich and nuanced understanding of the participants' perspectives, beliefs, and perceptions, one that allowed for the emergence of unanticipated themes and insights. The data analysis process was rooted in a reflexive thematic analysis approach, as proposed by Clarke and Braun (2017), which involved a systematic and iterative examination of the data to identify patterns and themes, while acknowledging the interplay between the researcher's theoretical assumptions and analytical skills, and the participants' subjective experiences.

Chapter Four: Findings

Introduction

This chapter provides a summary of the results of the study. This chapter delves into the rich, lived experiences shared by orphaned or vulnerable youth and their caregivers who participated in this phenomenological study about their experiences following the termination of social assistance cash transfers upon the youth's aging out of the program. In the following sections, these results will be presented in alignment with the four key objectives of the research. These were to discern: 1) the understanding, perceptions and utilization of OVC grant, 2) the psychosocial challenges encountered by orphaned youth and their caregivers, 3) coping and resilience strategies employed by young orphaned adults (YOA) and their caregigers subsequent to the termination of their OVC grant benefit, and 4) recommendations by YOA and their caregivers regarding the OVC grant program.

Participants Demographics Characteristics and Background

This segment presents the demographic findings regarding the study participants, focusing on gender distribution, employment status, education levels, income levels, and linguistic diversity. Nineteen participants were included in the study as shown in tables 1 and 2 on the next pages.

Table 1.

Demographic Characteristics of Young Orphaned Adults

Participant ID	Gender	Marital Status	Age	Education Level	Occupation	Income Levels	Residents	Language	Single or Double orphan
P1	Male	Single	19	Grade 11	Unemployed	None	Windhoek	Herero	Double
P2	Female	Single	20	Grade 11	Student	1000-1500	Windhoek	Herero	Single
P3	Female	Single	23	Grade 11	Unemployed	None	Windhoek	Damara	Double
P4	Female	Single	25	Diploma	Full time Employed	≥ 2000	Windhoek	Oshiwambo	Single
P5	Female	Single	25	Grade 11	Contract, a year	1000-1500	Windhoek	Oshiwambo	Single
P6	Female	Single	21	Grade 12	Student	500-1000	Windhoek	Oshiwambo	Single
P7	Female	Single	25	Diploma	Student	500-1000	Windhoek	Oshiwambo	Single
P8	Female	Single	25	Grade 12	Unemployed	Less than 500	Windhoek	Oshiwambo	Double
P9	Female	Single	20	Grade 12	Student	No income	Windhoek	Oshiwambo	Single
P10	Female	Single	23	Grade 11	Unemployed	No income	Windhoek	Herero	Double

Table 2.

Demographic Characteristics of Caregivers

Participant ID	Gender	Marital Status	Age	Education level	Occupation	Income Levels	Residents	Language
CR1	Female	Divorced	68	Grade 10	Pensioner	1000-1400	Windhoek	Damara Nama
CR3	Female	Widow	53	Grade 9	Self-employed	500-1000	Windhoek	Oshiwambo
CR3	Female	Widow	57	Grade 11	Full time Employed	≥ 2000	Windhoek	Oshiwambo
CR4	Male	Married	47	Bachelor's degree	Full time Employed	≥ 2000	Windhoek	Herero
CR5	Female	Single	37	Grade 10	Full time Employed	≥ 2000	Windhoek	Herero
CR6	Female	Single	53	Grade 10	Self-employed	Prefer not to say	Windhoek	Damara
CR7	Female	Married	44	Grade 10	Unemployed	No income	Windhoek	Damara
CR8	Female	Married	48	Grade 10	Full time Employed	≥ 2000	Windhoek	Oshiwambo
CR9	Female	Single	51	Grade 10	Full time Employed	≥2000	Windhoek	Oshiwambo

The study included ten young, orphaned adult participants and 9 caregivers. Of the 10 YOA, nine were female (90%) and one was male (10%), highlighting a significant gender imbalance among the YOA participants. The YOA participants, all single, displayed a range of ages, predominantly falling within the youthful bracket of 19 to 25 years.

Employment status among YOA participants varied widely, with only one out 10 (10%) individuals holding a full-time job and one out of 10 (10%) participants employed part-time. Fourty percent were unemployed, and 40% engaged in educational pursuits as students.

Education levels spanned from Grade 11 to Diploma, indicating a mix of secondary education attainment. Out of the 10 participants, 4 (40%) completed grade 11, another 4 (40%) were holding a grade 12 high school certificate, while 2 (20%) were in possession of a college diploma.

Income levels varied considerably, with a significant portion having no income or earnings less than 500 Namibian dollars (N$), while only one (10%) participant reported an income exceeding 2000. One (10%) reported having an income of less than percent, 2 participants reported having and income between N$500 –1000, another two (20%) reported to have income between N$1000 - 2000, 4 (40%) reported to have no income, and one (10%) preferred not to report their income status.

Linguistic diversity was evident, with Oshiwambo being the most common language spoken among participants, followed by Herero and Damara. Out of ten participants, six (60%) of participants were Oshiwambo speakers, three (30%) of the participants were Otjiherero speakers, while only one (10%) of participants was a Damara/Nama speaker.

In contrast, the demographic profile of caregivers showed a different distribution. Nine caregivers were interviewed. Among the nine caregivers, eight were female (89%) and one was

male (11%), reflecting a similar gender imbalance to that of the YOA participants. Caregivers exhibited an age range, spanning from 37 to 68 years, with varied marital statuses including two (18%) divorced, two (18%) widowed, three (27%) married, and three (27%) single. Employment among caregivers was more prevalent, with the majority five (56%) being fully employed, two (22%) self-employed, while one (11%) caregiver was a pensioner and another one (11%) unemployed.

Education levels among caregivers predominantly ranged from Grade 9 to Grade 11, with one caregiver holding a bachelor's degree. Income levels varied, with a notable proportion earning more than 2000 Namibian dollars. Linguistic diversity among caregivers was also observed, reflecting a mix of cultural backgrounds and communication preferences. The linguistic diversity observed among both groups underscores the importance of cultural sensitivity in designing interventions and support programs.

The analysis revealed several key findings and similarities within both YOA participants and caregiver demographics. Notably, there was a prevalence of unemployment and low income status among participants, especially among those with lower education levels. Conversely, caregivers, while facing their own challenges, demonstrated higher rates of employment and income, potentially serving as sources of support for the participants.

Findings

There were four main organizing categories based on the research objectives and research questions guide as follows: 1) The understanding, perceptions and utilization of OVC grant, 2) life-altering challenges encountered by orphaned young adults and caregivers, 3) coping and resilience strategies employed by YOA and their caregigers, 4) reccommendations. Under each prominent organizing category, several themes and subthemes illuminated and provided a

deeper understanding of the experiences of young orphaned adults and their caregivers after grant loss, their views on grant termination and the resilience enhancing factors for the young, orphaned adults and their caregivers. To illustrate the findings, the categories, themes and subthemes are displayed in Figure 3 below.

Figure 3.

Presentation of Themes: Exploring the Effects, Coping and Resilience Strategies of Post-OVC Grant Termination
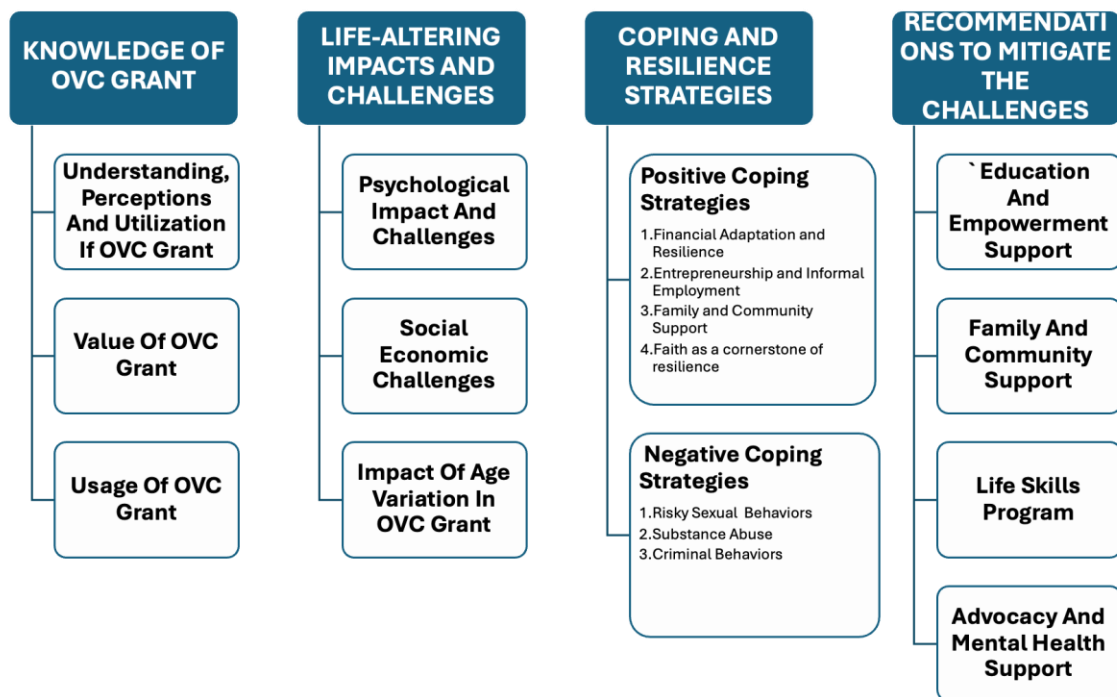
Understanding, Perceptions and Utilization of OVC grant

The participants were asked to describe their knowledge or understanding of the OVC program, including its objectives, and the nature of the support provided. Participants discussed in length their views and thoughts on the OVC grant. In addition they provided examples of significant ways in which they utilized the grant and its importance to them. Three themes were found within this category: 1) understanding and Perception of OVC grant, 2) value of the OVC

grant, and 3) usage of the OVC grant. Similariries in perceptions between the young orphaned adults and their caregivers were found regarding their understanding, usage and utilization of the OVC grant.

Theme 1: Understanding and Perception of OVC Grant

Participants were asked to explain their understanding of the term "OVC" and to share their views on the purpose of the OVC grant. Most participants demonstrated a clear understanding of the OVC grant as a government initiative designed to support orphaned and vulnerable children, aligned with literature from the National Policy on Orphans and Vulnerable Children (Verduijn, 2004). They generally described it as financial assistance for those without parents or with parents who are unable to provide adequate support. One participant articulated:

What I understand is that the grant helps those who don't have their parents because when you have both your parents you can be helped to a certain degree. So, when you don't have one parent or both, then you are left a bit disadvantaged, so the grant helps in those areas where your parents cannot. (YOA3)

Another participant emphasized the grant's role as a crucial source of income, stating,

It means it's a source of income for kids who aren't able to get financial support from anyone. So, it helps them buy necessities, either toiletries or maybe just those things to keep them at a certain level in society. (YOA1)

A similar sentiment was echoed by another participant: *"*What I understand about the grant is that it's something the government has put up to help orphans or vulnerable children with their necessities or daily needs" (YOA10).

However, not all participants had a clear understanding of the grant. One participant expressed confusion and highlighted the need for better explanation: "I wasn't explained about it,

but I think it's just something that can help us with what we have and add to that. No, it was never explained" (YOA9). Similarly, caregivers perceived the OVC grant as crucial support for vulnerable children, acknowledging its role in filling financial gaps left by deceased or unemployed parents. They viewed it as essential for children's development, providing for their basic needs and fostering independence. For instance, one caregiver stated, "So, from what I understand of the OVC, it's a grant that helps fill in the gap of that person who was financially responsible"(C3).

Another highlighted:

[I]t's an initiative that the government came up with to help those needy and the orphans and vulnerable which I see it's a good thing because once they are getting that, you know they will be able to do one or two things unlike when it's not there anymore. (C4)

Both young, orphaned adults and caregivers shared a common understanding of the OVC grant, recognizing it as vital support for orphaned and vulnerable children.

Theme 2: The Value of the Orphan and Vulnerable Children Grant

The second theme regarding the perception of the OVC grant among young orphaned adults and their caregivers was the significant value that it added to their quality of lives. Both double orphaned, single orphaned young adults and caregivers who benefited from the grant expressed profound appreciation for its impact on their lives. Despite their different family backgrounds, their views on the grant's significance converged on several key points. They emphasized how the grant improved their standard of living, provided financial relief, and facilitated access to education. For instance, one participant remarked:

I felt like it improved our lives because our mom ended up being a single mom and she had to lead our household, solely. There were moments or times when she was struggling

because the certain amount that we were getting from the government helped improve the

whole situation. So, the grant helped, both in the household and educational, as we could

at least afford stationaries here and there. (YOA4, Single orphaned participant)

Similarly, another participant stated: "I had a comfortable life. It was not like luxury and stuff,

but I had a very comfortable life. So, I think the grant has improved my life. It has made our

lives easier (YOA6).

Participants from both groups highlighted the grant's significant contribution to their

education. They mentioned using the grant for school fees, uniforms, and other educational

materials. A double orphaned participant shared:

For me, it helped me a lot that grant, because I only used to stay with my grandmother,

she's the one who raised me. That was the only grant that helped me to go to school and

buy my school staff, and my school uniform, and everything was just from there. I didn't

struggle until grade 12. (YOA8)

Similarly, a single orphaned participant noted: " So, the grant positively affected my life.

Because I think that was the only source of income we had with my mom. It took me to school; it

bought me school uniforms and stationaries" (YOA7). Despite differences in their family

situations, both double orphaned and single orphaned young adults recognized the invaluable

support provided by the OVC grant.

Caregivers echoed similar sentiments, emphasizing the importance of the OVC grant in

supporting vulnerable children and improving their welfare. They described the grant as a lifeline

for families facing financial difficulties, enabling them to meet essential needs and ensuring the

well-being of children. One caregiver participant succinctly captured these sentiments "It's

something good because the grant is the only thing that the kids have, they do not have parents.

So, the grant is the only help that they have" (C1). The participants reflected on the tangible

improvements in the well-being of orphaned children following the reception of the grants. The

participant added:

>Ever since the parents passed away and they started receiving the grant, they were sad
>
>because the parents passed away. There was some difficulty in the beginning, but when
>
>they started receiving the grant, things started kind of getting better. (C1)

>Despite the limited financial magnitude of the grant, participants expressed profound

gratitude for the assistance provided. One caregiver participant emphasized the sifgnificance of

even minimal financial support, stating "The money helped us although it was little. It made a

difference because it added to what I already had, we don't know how we would have survived

without the grant" (C2).

>Most participants highlighted the empowering effect of the grant, particularly for single

mothers and orphaned children. Another caregiver reflected on the transformative potential of

the grant, stating:

>I have seen it has helped a lot of people who are orphans that I know of and are
>
>benefiting. Yeah, just because of that then you know a single mother who is not even
>
>working she's able now to take care of these kids, I haven't seen a father taking care of
>
>them but I have seen the mother. So, the kids try to survive on that grant, it's something
>
>other than nothing. So, it's a very good initiative for me the way I see it. (C4)

>All participants expressed appreciation for government legislation facilitating the

provision of the grant to vulnerable populations. One caregiver commended the government for

enacting laws that enable orphaned children to receive support in the absence of parental care,

stating:

I think I want to acknowledge our state for bringing in the laws. One law that makes us have the possibility to allow children to at least receive something because their parents and grandparents are not able to. (C6)

Both young, orphaned adults and caregivers valued the OVC grant highly, recognizing its significance in alleviating financial burdens and enhancing the well-being of beneficiaries. However, some participants, both among young, orphaned adults and caregivers, expressed concerns about the potential dependency created by the grant.

Theme 3: Usage of the OVC Grant

The third theme explored the various ways beneficiaries and their caregivers utilized the orphaned and vulnerable children grant (OVC). Participants consistently reported using the grant primarily to purchase food, educational expenses and toiletries, highlighting these as key priorities. One YOA participant stated "it helped meet mom halfway. With that, she could at least buy stationery, food, and groceries" (YOA4). Another participant echoed, " my mom used it to buy food" (YOA5).

Beyond food, educational expenses were another significant area where the OVC grant was utilized. Educational expenses, including school uniforms, books and school fees were cited as major expenditures for the OVC grant. One participant shared, its benefit was " to help us when we are in school to buy stationaries or food just to keep us going. Like other people just to buy stationaries and stuff" (YOA3). The same sentiments were echoed by another YOA who shared, "That was the only grant that helped me to go to school and buy my school staff, and my school uniform (YOA8). The insights reflect the crucial role of the OVC grant in enabling acces to education for orphaned and vulnerable children.

In addition to food and educational expenses, the grant also played a vital role in meeting daily hygiene and grooming needs through the purchase of toiletries and personal care items. YOAs emphasized the significance of grant in ensuring access to personal care items, which they perceived as enhancing their dignity. One participant stated: "It's actually to help you out, like for me when I used to receive the OVC grant, I used it for my toiletries" (YOA2). Another participant expressed." So, it helps them just buy the necessities, either toiletries or maybe just those things to keep them at a certain level in society" (YOA1).   This highlighted how the grant supported the overall well-being of recipients beyond just basic survival needs.

Caregivers also echoed these sentiments, indicating that the OVC grant was essential in covering a range of essential needs. They primarily used the OVC grant to cover food, clothing, and school- related expenses. One caregiver mentioned, "the grant does help in the sense that I can take care of them by buying food and toiletries in that month" (C1). Another highlighted the importance of education, stating "We used to get that money to help the orphan children throughout school and whatnot. With that grant money, I used to buy cosmetics" (C2). The grant's role extended to helping with household utilities and municipality bills, as explained by one caregiver:

> So, yes, the OVC helped us in a way that we could buy groceries with the money and help with the school fees, as the fees weren't as much as now. And yeah, considering that I have a house, I could also top up with electricity and pay up my municipal bills here and there. (C3)

Another caregiver pointed out the use of the grant for to purchase clothing, "The clothing money they get every third month, so we buy for their clothes" (C8).

Both the youth and the caregivers consistently expressed that the primary uses of grant was to purchase food, educational purposes, as well as toiletries and personal care items. This reflected a shared priority of essential needs.

Life-Altering Impacts and Challenges Encountered by Orphaned Young Adults and Caregivers

The study probed the challenges experienced by young orphaned adults and their caregivers after grant termination. Within this objective, three themes emerged: 1) psychological impacts and challenges, 2) socio-cconomic challenges of transitioning to adulthood without OVC grant support, and 3) impact of age variation in OVC grant

Theme 1: Psychological Impacts and Challenges

The participants were asked to discuss the psychological impacts and challenges they faced following the termination of the OVC grant. In line with the existing literature, all ten young, orphaned adults in these study reported significant psychological difficulties after their financial support ended, with many expressing feelings of frustration and distress. One participant shared:

> It was very frustrating because my stepmom also had her kids. So, she was supporting us and so the money was going to her and now it's very frustrating because now she had to support me and her kids in some way without the grant. (YOA1)

Other participant echoed similar sentiments: "It made me feel really bad because now living without receiving the grant is something else because my mom is not working" (YOA5). Another YOA added, "It has affected me emotionally because I felt bad. When I look at where I am now and my age mates are it's different. I don't mind whether they have parents or not but I don't have support" (YOA10).

While both single and doubleorphaned young adults experienced similar psychological impacts after losing their grants, there were notable differences in their experiences. Single orphans often had some level of support from their remaining parent after termination, in contrast to double orphans who had no parental support. Two double orphaned participants described the emotional challenges of seeing others with parental support:

Emotional trauma. Because now you don't have your parents or you don't have a parent, there's so much difference, trust me. And you notice this from the very little things. You go to school, this one tells you, my mom and my dad, those things hit that spot, emotional trauma. Like where you just realize that oh, yeah, my parents. Oh, yeah, my parents cannot be there. And trust me it's not only about money or the financial needs because you are a child or a young adult, you still need to be led by a parent at home. (YOA4)

and

It's difficult being on my own without my parents because I have no one to ask for suggestions or advice when I need them. So, you just have to ask strangers and not someone that is close to you. (YOA8)

Another participant noted the profound difficulties when both parents are lost:

I think young orphan adults are going through some sort of depression because now finances are not good. And there is no other person, no parent or no parent at all to help. And you know parents don't explain things to us, they just allow us to figure things out by ourselves. So, I think people are going through a challenge of dealing with things themselves after the grant. Basically, by deal with their finances by themselves, and sometimes the finances are not even there, so they deal with bad finances and they deal with like emotional unavailability. (YOA6)

In contrast, some single orphaned individuals expressed that they could rely on their surviving parent's efforts to provide for them:

It was different because I mean, our dad was bringing in money. Then when he died, it was different because suddenly, he wasn't there anymore. And our mom was just trying to do what she could because it was her house now and she had to take care of us. (YOA7)

Another single orphaned participant stated "if there is extra money coming into the house that means there is an increase in income and my mother then has a chance to put me in good schools and give us a comfortable life" (YOA9). Another single orphaned stated "life just continued as normal" (YOA6).

There were also differences based on whether the household had additional income sources. Young orphans in households where caretakers had small businesses or employed could still rely on those incomes, albeit limited.

It made me feel bad because now living without receiving the grant is something else because my mom is not working If there is extra money coming into the house that means there is an increase in income and my mother then has a chance to put me in good schools and give us a comfortable life. (YOA5)

Another single orphaned stated, "life just continued as normal" (YOA6).

While both single and double orphaned individuals faced significant psychological challenges after losing financial support, double orphans experience more severe impacts due to the complete lack of any continuing parental support. Single orphans, on the other hand, may have some level of stability from their surviving parent, particularly if their households had other incomes sources.

Similarly, caregivers who supported the young, orphaned adults were asked to discuss the psychological challenges they faced after the termination of the grant. Most caregivers reported a significant increase in stress levels due to the sudden loss of financial support. This stress was further exacerbated by the ongoing needs of the YOA, some of whom had chronic illnesses requiring additional care. One caregiver narrated:

> When they started receiving the grant it got better. But as they are getting older the grant is being taken away or being terminated but the kids still need the money, so I take care of them and also because some of the kids have chronic diseases and stuff. So, that is also another difficulty. (C1)

Furthermore, another caregiver expressed that the abrupt grant termination left them feeling abandoned and struggling to cope with the increased financial burden and the emotional needs of children, "It made me feel bad because I used to wait for the grant at the end of the month to help me with what I already had. And now there is nothing to wait for anymore I'm just struggling on my own" (C2).

Moreover, two caregiver observed changes in the children's emotional and psychological well-being following grant termination. The caregiver expressed that, as the children grew older and became more aware of their situation, they began to experience feelings of loss and confusion. "Before, they were a bit satisfied and happy, but now that it has stopped, you can also see that their moods have also kind of changed. I could see that they were also changing, emotionally or psychologically" (C1). Another participant stated "They are stressed now because there is no income. Some of them have kids and like last week, I was having a lady that was so depressed (C7)

The termination of the orphaned and vulnerable children grant did not only have significant psychological impacts on YOA but it increased stress, emotional distress and feelings of hopelessness in caregivers too. Both orphaned young adults and their caregivers experienced similar significant psychological distress following grant termination. This distress manifested as frustration, anger, emotional trauma, depression, and feelings of hopelessness.

Theme 2: Socio-Economic Impacts and Challenges

In exploring the socio-economic impact and challenges faced by YOA and their caregivers following the termination of the grant, several key subthemes emerged from the findings: 1) financial hardships and basic needs insecurities among orphaned young adults, 2) financial hardship and managing health care and nutrition, 3) financial barriers to education for young orphaned adults, 4) lack of familial support, 5) homelessness and housing instability, 6) lack of preparedness for adulthood after OVC Grant termination, and 7) impact of age variation in OVC Grant termination.

Subtheme 1: Financial hardships and Basic Needs Insecurity Among Orphaned Young Adults. The findings revealed significant challenges faced by young, orphaned adults concerning basic necessities such as food and personal care, post-grant termination. Most participants described the inability to meet basic or daily needs, particularly food and cosmetics. Cosmetics are personal care items for daily use such as soap, lotion, including sanitary products. One participant expressed confusion and frustration when they were unable to afford cosmetics, even suspecting that their mother was misusing their money. She stated "I remember because there was a time, I didn't have any cosmetics and I was wondering what was going on. I even thought like my mom is eating up my money" (YOA5).

Another double orphan highlighted the specific struggle with obtaining cosmetics after the grant ended: "Cosmetics, because I always used to get my cosmetic money from the grant. So, when it stopped, I was a bit struggling with cosmetics and I'm a female so we need cosmetics every month. (YOA8). Similarly, other participants underscored the broader impact of financial hardship, noting the lack of food and personal care items. The participant echoed "I'm struggling with food, cosmetics" (YOA10)

Moreover, most participants also indicated that they are struggling with meeting their daily needs more compared to when they were young not only because their needs have changed, but also because the termination of the grant worsened their situations. As highlighted by one participant

> When I was young, I didn't demand more and as a young adult I need school fees, I need cosmetics, I need clothes, and a new uniform just to look like other people at school and look neat. It's just a lot compared to when I was young like when I was young, I didn't need a lot of cosmetics just maybe lotion and soaps that's it. But now I need a lot of things. (YOA 6)

Similarly, most caregivers shared the same sentiments as the young, orphaned adults. They reported episodes of instances where families would go to bed without eating. One caregiver stated:

> There were times when we would go to bed hungry, or we didn't have anything to eat that day. When I would go to somebody and ask for something, they would say they didn't have it or they couldn't assist. So, it was different when I had something coming in monthly and then when the grant got completely terminated (C2).

Some caregivers also expressed the inability to afford basic hygiene products such as cosmetics, which in turned compounded a sense of deprivation and low self-esteem and social acceptance of young adults. For instance, one caregiver recounted "Like sometimes they do not even have cosmetics there is nothing" (C7). Another caregivers echoed this sentiment, stating

> Yes, because when they go to school, they need to look neat. The boys need to cut their hair, and the girls need to braid their hair. And they have to look good and smell good like everybody else (C1).

In addition to food insecurity, most caregivers highlighted several challenges as these youth grew older. The caregivers expressed that, as the orphaned adults matured, their demands for various necessities increased. One caregiver noted a significant shift in the type and quantity of items requested, indicating a growth in personal and social needs.

> Things that she needs now become a lot and her clothes now become expensive as well compared to when she was young. Even the cosmetics she needs are different compared to when she was young, she needs something that is of good quality and smells nice. (C2)

Another caregiver remarked, "She's growing, and she is becoming a woman as much as a young girl growing to become a woman, she is expecting a lot, and she wants a lot" (C5).

Both orphaned young adults and their caregivers faced significant financial challenges after the grant termination. The YOA struggled with their basic needs like food, cosmetics and schools' fees, while caregivers struggled to provide for the needs of the young people under their care. Although, both double orphaned and single orphaned experienced vulnerability due to financial insecurity, the double orphaned experienced greater vulnerability and isolation due to the complete absence of parental support after grant termination. They were more likely to face homelessness, struggle with educational expenses and a lack of emotional and social support.

While single orphaned were equally impacted by the grant termination, they often had some level of support from their remaining parent, which could mitigate some of the negative effects. However, some single orphans also experienced reduced support as they grew older.

Subtheme 2: Financial Hardship and Managing Health Care and Nutrition. The cessation of financial support, such as grants, significantly impacts the ability to provide necessary nutrition and medical care, particularly for individuals with specific health conditions. One caregiver described this challenge, saying:

> Especially with the girl in her condition, she has to eat healthy and she has to go to the clinic for a check-up and all that. Because she's no longer receiving the grant, that is making it difficult for me. (C1)

This quote highlighted how the lack of financial resources hampers essential health management activities, making it difficult to maintain well-being.

The inability to provide food and medication posed a serious health risk. One caregiver articulated,

> Even now that the girls are on their medication, they are taking the medication without eating And they are not supposed to do that because the medication is very strong. That's making me feel bad because there is nothing I can do, and they have to take the medication. (C1)

This situation caused significant distress, as it compromised the effectiveness of the treatment and the well-being of the individuals involved.

Subtheme 3: Financial Barriers to Education for Young Orphaned Adults. This subtheme explored educational barriers faced by young, orphaned adults post-grant termination.

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Most participants highlighted the financial barriers that impede their educational aspirations. YOA8 shared:

> I wanted to apply for school and there is no registration money. I could not get the money for the application, but the big issue is registration money. So, it's just school basically but I'm still struggling with registration fees because like now I applied and there is a possibility that I will not get registration money. (YOA8)

Similarly, YOA3 describes their struggle with obtaining necessary school supplies:

> Yoh, like in grade 11 I thought I would receive $500 in January so I could buy stationery but that year I didn't receive and it was a very challenging thing. And in January those who are fortunate to have their parents, always make sure that they have enough stationary. Whereas, for me, I only lived with my grandmother. So, it was very hard for me, but likely my brother dropped out of school so he said I can use his grant. Money to buy school uniforms. Because like I needed three different school uniforms. And of course, stationaries so it was quite difficult. (YOA3)

> Interruptions due to financial difficulties extended to education and employment. One

participant explained,

> Yes, because there was nothing my mom would tell me that there was no money to pay for your school. So, that's how I ended up being down for all those years. I only got back to school last year when I got employed by the Ministry of Health and Social Services. (YOA5)

This demonstrated that some orphaned young adults were forced to leave school temporarily until they can secure employment to fund their education. One YOA also expressed the emotional toll of these financial barriers. "It made me feel bad because I wasn't done with school.

I still have to go to university I still have to apply for many things but I don't have money anymore that was helping me"(YOA8).

Furthermore, some participants said they have peers who are orphaned and unable to secure loans, bursaries or admission to higher education institutions and vocational training due to financial limitations. YOA4 noted:

I have, I had a friend or should I say a schoolmate back then in high school we used to both receive grants but she had lost both of her parents. So, after school, she never managed to get a loan. So, I don't know what happened. But yeah, she never managed to go to varsity because she didn't secure the loan or the bursaries nothing of that sort. So now she's actually in the north. (YOA4)

In addition to the challenges faced by young, orphaned adults, caregivers also report significant financial challenges in supporting their education. One caregiver stated:

Educational-wise it's a bit of a challenge because she wants to do a lot but we cannot afford it even with the grant we cannot afford. So, even us we cannot afford so it's a bit of a challenge. (C5)

Similarly, C2 highlighted:

We need help with money because now the kid needs to go to school, but there is not enough money. Even if you try to hustle, the money is not enough. Sometimes the little money that I make is used to buy electricity and food. (C2)

The caregivers indicated that grant termination contributed to some young, orphaned adults to drop out of school and engage in risky behaviors. C6 mentioned "They go to school, go to shebeens and find whatever they want to drink and they leave school" (C6). Relatedly, C7

added "The school dropouts are also there" (C7). (For the reader, shebeens are local liquor and alcohol shops or bars.)

The educational challenges faced by single orphans and double orphans exhibit both similarities and differences, rooted primarily in financial constraints and support systems. Both sets of participants experience significant financial struggles that impede their inability to pursue education effectively. Double orphans often find themselves unable to afford registration fees and necessary supplies such as stationery, as seen in the participant who struggled to buy school uniforms and other essentials, despite living with the grandmother. Similarly, single orphans face financial hardships that lead to interruptions in their education, exemplified by a single orphan who had to pause schooling until they secured employment. While both single and double orphans face substantial educational challenges primarily due to financial difficulties, the presence of a surviving parent in single orphan participants can provide a more stable financial situation and a potential positive educational outlook. Double orphans, on the other hand, faced greater uncertainties in their educational journey.

Subtheme 4: Lack of Familial Support. A lack of familial support has emerged as a significant theme among the challenges faced by orphans. Both single and double orphaned participants reported substantial difficulties due to the absence of family support, particularly after the termination of grants. For double orphans, this lack of relational and emotional support from caregivers becomes more pronounced as they grow older. One double orphan noted, "When orphans grow up, they are on their own, so they are more likely to be on their own when they are older than when they are younger" (YOA6). Another double orphan explains the difficulty of relying on elderly, non-working caregivers: "It was really difficult because she was not working, and she was old. So, it was difficult, and I was not getting any support from her" (YOA10). This

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indicates YOAs were receiving a diminishing level of support from caregivers, leaving them vulnerable and isolated as they transition into adulthood. Additionally, this lack of support tended to lead to feelings of abandonment and hinder their educational progress.

Conversely, single orphans reported having some support from their surviving parent or extended family, though this support is often insufficient or unreliable. A single orphan mentions: "I didn't receive support from anywhere. Yes, sometimes she buys and sometimes we share the cosmetics. Especially when I have nothing, I tend to even wear some of her clothes" (YOA5). Another single orphan expresses, "So, it was really hard because you will need to ask for help from other people, and with some family members, they can be very dramatic when you ask them for money" (YOA7).

In contrast to the perspectives of the orphans, some caregivers indicated that they received minimal support from family members. One caregiver stated, "The girl's uncle, once in a while, if the girl asked for some money, he gave them $100 or $200. But then, other than that, that's it" (C1). This sentiment was echoed by another caregiver who said, "My other two sisters, they fit in where they can because they also have their own families. But they helped out" (C5).

While some caregivers received financial support from family members, others reported no support at all, relying instead on their own strategies to provide for the needs of young, orphaned adults. One caregiver states, "No, families don't help each other anymore. Everyone has their kids to take care of" (C2). In addition to family support, some caregivers relied on government and non-government organization support after grant termination. Two participants expressed:

The hampers that we got from the government regarding the initiative of the Harambee Prosperity Plan. The hampers referred here is food parcels. Yes, it was a monthly

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initiative where they would give us hampers of our daily needs, such as groceries, where

we would have a maize meal and soup, just for our daily needs in the kitchen. So, yes,

that helped us in the long run, so I'm very thankful for the government. (C3)

Another caregiver mentioned: "We are getting sometimes support from the government officials

or otherwise, you have to sit with the kids and talk to them. But it's not easy; we are trying our

best to keep them happy" (C8).

Subtheme 5: Homelessness and Housing Instability. Homelessness and housing

instability emerged as significant challenges faced by orphaned young adults, particularly those

who were double orphaned. One participant shared a poignant narrative of becoming homeless

after migrating to urban areas in search of educational opportunities. With no financial support

following the termination of their grant, they found themselves without a home. The participant

recounted:

I became homeless because I came to Windhoek to struggle and apply for school. But I

ended up staying on the streets until the city police took us and placed us where I stay

now. That's how I became homeless. (YOA10)

Similarly, another participant observed many of their peers living on the streets due to

lack of food and shelter, saying: "Most of the young orphan adults are on the streets now because

there is no food or shelter" (YOA3). Another participant shared a similar experience: "I moved

because it became so difficult for me. I moved from my granny because she made me feel like I

didn't have a parent. She made me feel unloved" (YOA4).

A caregiver also noticed a trend of young, orphaned adults living on the streets after their

grants were terminated. The caregiver recounted: "We also have a lady who was sleeping at her

mother's grave with four kids" (C7). The same caregiver mentioned that many young, orphaned

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adults in institutional care such as foster homes or orphanage homes prefer to live on the streets rather than reunite with their families after leaving care. The caregiver stated: "If the youths are going away, then they are going to the streets. Most of them prefer going back to the streets rather than staying with their family members" (C7)

Subtheme 6: Lack of preparedness for Transitioning to Adulthood without the OVC Grant. This subtheme explored perceptions of young adults regarding their preparedness for transitioning to adulthood without the financial support of the OVC grant. All ten participants emphasized the significant challenges faced after the abrupt termination of the grant and expressed a lack of preparedness to navigate life independently. Although the national policy sets the age limit for receiving financial support at 18 years, participants revealed that they were still in need of assistance beyond this age, suggesting that they were not yet socially and financially ready to live independently. Participants emphasized the ongoing needs and difficulties faced once the grant support ceased. One double orphaned participant shared her struggle with continuing education without financial support, "It made me feel bad because I wasn't done with school. I still have to go to university. I still have to apply for many things but I don't have money anymore that was helping me" (YOA8). Another participant shared share same sentiments:

> I don't know how we are supposed to be prepared for it. But emotionally, physically, no, we are not. I feel like when we were younger, we wanted to be adults to some point because of independence and whatnot. But when you are there no, we are not prepared at all. (YOA4)

Another participant highlighted the broader challenges faced by orphans, especially girls, who need additional support for daily necessities,

I was not prepared. If there is someone that is looking after them, for them it's fine. It's fine if there is someone that is helping them out because at some point people also have their kids, so orphans are sometimes disadvantaged. So, I don't know how but if there is someone that is helping them out then it's fine. But then they will think that I'm still getting, but as a girl you need toiletries you need pads. So, for a girl it's tough. But if someone is helping then it's fine. (YOA3)

Many participants stressed the importance of financial education and preparation for life after the grant ends. They suggested that orphans need guidance on how to manage the grant and plan for future:

I want them to teach the orphan children about the grants that they receive. What they can do with that grant? And the possibilities that can arise after the grant, because if they don't plan it well it's going to affect them once the grant is terminated. So that they are able or they know what to do after the grant is terminated. (YOA1)

A single orphan highlighted the financial strain on their family after the grant ended: " I felt bad since my mom doesn't have a monthly income at some point, we can get money throughout the business and sometimes stuff" (YOA9).

Participants revealed that there was a general lack of information and preparation regarding the termination of the grant. While some were aware of the termination policy, others indicated that these conversations were not commonly held within households, leading to a lack of preparedness. One participant echoed: "Yeah, I was aware because it says once you are 18 it closes. That is all I knew. So, when I turned 19, I was in grade 10 so it closed. So, I knew that at some point it would close" (YOA3). Another one stated:

Not exactly, because in our households, we don't talk about those things. Because of

where we are coming from, as an Oshiwambo household. So, it's really hard for people to

have such conversations. But I was a bit aware because I was going to school, so we

knew about the termination of grants once you are 18. Because at school they had posters

and hosted events about the grant termination. But yeah, at some point somehow, we are

just not fully aware because it's not well spoken of at home."(YOA4)

Some participants also highlighted the variability in how households managed post-grant

life, with some families better equipped than others to handle the financial transition. One YOA

stressed:

I feel like households are different. So as much as our mom was a cleaner and was able to

take care of us, not everybody is fortunate to have a working mom or a working parent

some people are unfortunate to not have both their parents. So once the grant is

terminated, where does the help come from or the financial aid comes from because that

is completely done? So, there's no help coming your way at all so you need to do all jobs

or whatever or probably even, because I've heard of instances where people dropped out

of school because they don't have money to sustain them anymore. So, I feel like that's

where the whole problem is going to come in. Because as much as the money is little, it

helped. It made a huge, huge difference. So now that it's not there, where are they going

to get the money from? (YOA4).

Subtheme 7: Impact of Age Variation in OVC Grant Termination. In general, the

Namibian Child welfare policy operates on the assumption that children attain legal adulthood at

the age of 18, with increased opportunities, responsibilities, and social expectations placed upon

them (Coomer & Hubbard, n.d.).   Moreover, the children's social welfare grant utilizes the legal

threshold of 18 years to discontinue support for orphaned and vulnerable children, deeming them capable of self-sufficiency. The findings indicate a significant variation in the age at which financial grants for orphans are terminated. This inconsistency can depend on individual circumstances and potentially discretionary decisions by authorities. Participants shared diverse experiences regarding the termination age of their grants.

Some participants mentioned that grants could be extended beyond the typical age limit, sometimes even up to 25 years. One participant, YOA9, highlighted this variability by citing their cousin's experience:

At some point, there's been a time when they don't terminate at an early age. Some can even be terminated at the age of 25 like my other cousin whose grant got terminated at the age of 23. It depends on who you are (YOA9).

Another participant indicated that in some cases, the grant could extend to 20 years, suggesting some flexibility.They stated: "Until I turned the age of 20" (YOA5).

Other participants noted that their grants were terminated at the standard age of 18. YOA9 and YOA7 confirmed this common practice: "I know it stopped when I turned 18" (YOA9). "Until I reach the age of 18"(YOA7). Similarly, a caregiver, C2, explained that while it is typical for grants to end at 18, there are instances where the support continues until the beneficiary is 21, depending on the luck of the individual: "Yes, I knew because once a kid reaches 18 years the grant comes to an end, but if you are lucky the grant can go up to 21 years" (C2). The varying experiences of grant termination ages reveal inconsistencies in the implementation of the policy which may affect the stability and future planning of beneficiaries. In turn, this highlights the need for clear and equitable guidelines regarding grant support.

Coping and Resilience Strategies Employed by Young Orphaned Adults and Their Caregivers

Participants were asked about their coping strategies for managing their financial challenges that arose after the termination of the OVC grant. These strategies were categorized into positive and negative coping mechanisms. Within each category, several themes emerged. Participants' responses highlighted a variety of adaptive measures aimed at sustaining themselves, their livelihoods and schooling and addressing immediate needs, although some also expressed negative coping mechanisms.

Theme 1: Positive Coping Strategies

In exploring participants's responses to managing financial challenges post-OVC grant termination, their positive coping strategies revealed four distinct subthemes, including: 1) financial adaptation and resilience, 2) entrepreneurship and informal employment, 3) family and community support, and 4) faith as a cornerstone of resilience.

Subtheme 1: Financial Adaptation and Resilience. The findings revealed compelling evidence of financial resilience among participants, as reflected in their adaptive responses to economic hardships. The majority of participants demonstrated this resilience by making strategic adjustments to their spending habits, with a focus on essential expenses while reducing discretionary costs. As articulated by Participant YOA6:

> We cut down some costs, like if we used to buy some expensive brand then we down the brand. We just cut down some costs if I used to get an allowance of $500 now, I'm only getting $300. So, yeah that's how we cut the cost down. (YOA6)

Furthermore, the narratives of our participants highlighted the role of acceptance and adaptation in navigating financial challenges. Participant YOA8's acknowledged, "I was not fully prepared, but life has to go on (YOA8), reflecting a mindset of acceptance and resilience in the

face of adversity. Similarly, Participant YOA4's reflected: "I don't know how we managed. But it's madness. Always superheroes, for some reason I didn't feel that bad enough as not receiving the grant anymore, but there was a difference" (YOA4). This proactive approach illustrates a conscious effort of the youth to optimize limited resources effectively. fostering resilience among young, orphaned adults experiencing financial difficulties. It demonstrated determination and perseverance.

These findings align with existing literature, indicating that financial resilience encompasses proactive financial management, acceptance of circumstances, and determination in overcoming adversity (Dima & Bucuta, 2015; Frimpong-Manso, 2018).

Subtheme 2: Entrepreneurship and Informal Employment. Maintaining small family businesses provided a steady, albeit modest, source of income. YOA9 highlighted this resilience: "We just kept going with the business even though it's tough we just have to keep pushing. I can't explain more how I felt but because of the income that was coming from the business, the business is fine" (YOA9). Another young, orphaned adult, participant YOA7, underscoresd the significance of a family business in providing financial support, stating, "My mom started a business that helped us and for me, at the moment I was just focused on school" (YOA7). Similarly, the caregivers shared similar coping and resilient strategies. One caregiver said: "So, we had a small business, such as selling popcorn and ice (C2). Another caregiver shared: So, with the little money that we get from the business, we buy at least a loaf of bread and electricity at home (C1).

In addition to family business, seeking employment emerged as a crucial coping strategy among participants. One young, orphaned adult shared:"Okay, after that like when I turned 20, I

was still going to school but then that time I got a job as a nanny. I was working at Rocky Crest as a nanny, that's how I survived" (YOA5).

Similarly, one caregiver observed how the young, orphaned adults do initiatives with the grant and looked for entrepreneurship activities to sustain their needs after grant termination: The caregiver narrates "I see with that money some of them are doing the Kapana business now. It's a starting point to do something for them" (C7). These narratives underscored the importance of finding work, despite the difficulties, and highlight the role of entrepreneurship and informal employment as vital coping mechanisms. Equally, one caregiver shared her coping strategy stating that she had to look for employment to make ends meet after grant termination. One caregiver explained:

> Seeing that the financial provision was no more, I had to look for a job. The easiest way I could get some financial aid for my home was to get some housekeeping work. Just to bring in some money for our family (C3).

The caregiver further narrated:

> I would advise those who have been left behind with the responsibility of taking care of children who have been terminated because of their age to get something to do that will financially aid them, be it selling food or necessities on the street or for the most underground jobs if I work that way. But my biggest advice is to do something that will financially aid you instead of waiting for people to help you there. The sharing ratio is higher for people because they also feel it's senseless or a bit selfish to expect people to help you out when you cannot help yourself out (C3).

Subtheme 3: Family and Community Support. Most young, orphaned adults and caregivers expressed that they relied on family and community support systems. YOA4 emphasized the unwavering support from their mother:

I think they were honestly, yeah. One percent where things could have been better. Yeah. But again, I just feel like she went out of her way for us. From us, just depending on her little salary, she still managed to bring us this far. She has managed the school. There was never a time when we felt like we were in debt or we owed anybody anything" (YOA4).

YOA3 also highlighted familial support, noting, "My little brother used to give me his money and he also got a job and started hustling for himself. So, sometimes he will also give me a little bit of money" (YOA4).

Caregivers similarly echoed these sentiments highlighting the collective effortsof extended family members to address financial needs. Participant C3 recounted relying on her siblings for assistance after the termination of a grant, while C5 spoke of the collaborative nature of support within her family network. She stated:

So, when the grant was terminated, I had to resort to asking for financial aid here and there. But the good thing is I had assistance from my siblings, who would come in here because they knew my children didn't have a father. So, they could at least come in and provide the help I needed, but the change was there. (C3)

While C5 noted the collaborative nature of support within her family network, she stated: "It's on me and my other two sisters whereby they help out where they can because they also have their own families. But they helped out" (C5). This highlighted he collaborative nature of family support in times of financial need. These narratives underscored the perception of family as a safety net, providing not only material resources but also emotional and psychological

support, aligning with research that has documented the protective role of family cohesion in the face of adversity (Mayock, Parker and Murphy, 2021).

Beyond the immediate family, broader community networks also played a role. YOA8 spoke of mutual support among friends, emphasizing the reciprocity of assistance. The participant echoed "We support each other if I need something from my friend, I will go to her and ask. If she has, she will help me and if she doesn'tthen she doesn't have to" (YOA8). Additionally, caregivers C3 and C7 both expressed gratitude for government-sponsored food hampers, recognizing the significance of community initiatives in alleviating financial burdens.

The participants posited:

> I will mention the hampers that we got from the government regarding the initiative of the Harambee Prosperity Plan. Yes, it was a monthly initiative where they would give us hampers of our daily needs, such as groceries, where we would have a maize meal and soup, just for our daily needs in the kitchen. So, yes, that helped us in the long run, so I'm very thankful for the government (C3).

and

> For those who drop out, we have a program of Agriculture with the municipality. I send them to Okukuna farm so every morning they are going to Okukuna farm at least to do something. Now they can sell their spinach and things and they can come in with something (C7)

Subtheme 4: Faith as a Cornerstone of Resilience. Caregivers in this study consistently identified their faith and religious practices as fundamental pillars in coping with the challenges of caring for orphaned young adults. Their narratives revealed a deep reliance on spirituality as a source of strength, comfort, and guidance. For example, one caregiver stated "It was difficult but

then I pushed through because there is God that helps. And even now it's a bit difficult but then I am pushing through", emphasizing the belief that "it's not the end of the world" (C1). Caregiver encouragement to "keep praying and push forward" also reflects the active engagement with religious practices that can empower individuals to persevere through challenging circumstances.

Similarly, caregiver C3 found solace and perspective in reading the Bible, particularly when facing financial constraints. The participant stated:

They must read the Bible. Reading the Bible comforted me; it helped me alleviate the stress that I was going through. There were times when my children would ask me something, and I didn't have the means to step in and provide what they needed. So, the Bible and my faith provided the help that I needed mentally (C3).

Participant C3 further expressed,

[S]eek help in the bible. When you read the bible, you go through all the problems, or let's say, you read the problems people went through, and you realize that their magnitude was higher than what you are going through. So, yes, seek help from the bible (C3).

C5's experience also illustrated the multifaceted role of faith in resilience. While primarily seeking prayer from her church community, she also acknowledged the emotional and physical support received. The caregiver reflected:

With churches, I would not need any support other than prayer to put us in the path of the lord just to carry us through this whole situation. But it has helped out, emotionally, and physically the lord has helped. There are a lot of improvements, she couldn't cook, she couldn't walk herself from school, she couldn't get a cab on her own all those things I had to do with her. (C5)

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This highlights the potential of religious communities to offer both spiritual and practical assistance, a finding supported by research on the social benefits of religious involvement (Fabricatore, et al., 2004).

Theme 2: Negative Coping Mechanisms

The termination of social grants has resulted in a variety of adverse outcomes for young, orphaned adults, despite the existence of several positive coping mechanisms. The sudden halt of financial support has profoundly affected their perceived well-being, leading to adoption of negative coping strategies. Within this context, three negative coping mechanisms surfaced: 1) risky sexual behaviors, 2) substance abuse, and 3) criminal behaviours. YOA's consistently reported and shared similar responses regarding these negative coping mechanisms. Caregivers, too, echoed these sentiments highlighting parallel challenges and concerns.

Subtheme 1: Risky Sexual Behaviors. In dire financial straits, some YOAs are tempted to engage in risky sexual behaviors. One young orphaned adult described the desperation felt when faced with an empty stomach and no job prospects:

> When you don't have money and you are just home on an empty stomach, you see your friends looking good. Not knowing where they got money from, money comes in different ways. So at some point, if it brings money or food to the table, you are going to do it because you are sleeping on an empty stomach. (YOA9)

Caregivers also reported this behavior, noting that YOAs often turn to sexual behaviors for financial support after grant termination. One caregiver shared:

> So, the law says you are an adult, the family says your grant is no longer there, and in the safe home, you have to be discharged. So, now where to? Either to a boyfriend or to a sex work program. (C6)

Another caregiver emphasized the ongoing battle against risky sexual behaviors, stating:"Sexual behavior is the one I am fighting with; we are teaching each other about HIV and transmitted diseases and all those things" (C7).

Subtheme 2: Substance Abuse. Caregivers reported an increase in substance abuse to cope with the overwhelming stress and emotional pain. One caregiver noted the prevalence of drugs and alcohol at local spots, saying, "Khomasdal Stadium is full of drugs, that's why we divided; those with the kids come to this side, there is too much alcohol and drugs" (C7). The stress of losing income often leads individuals to seek solace in substance use, with caregivers noting that the YOAs engage in drinking and drug use to cope. Another caregiver highlighted the link between the loss of financial support and the inclination towards alcohol and criminal behavior, "After the grant, the young, orphaned adults just want to drink alcohol and engage in criminality" (C5).

Subtheme 3: Criminal Behaviors. The termination of the social welfare grant has also led to an increase in criminal behaviors among YOAs. Caregivers observed that when YOAs turn 18 and the financial support ends, many resort to criminal activities as a coping mechanism. One caregiver stated, "It's a struggle when this person turns 18. Also, this person becomes a criminal, and boys tend to become much more criminals" (C6). This transition often brings about feelings of anger, resentment, and a sense of entitlement, which can drive destructive actions and perpetuate a cycle of negative behavior.

Recommendations from YOA and Caregivers

The abrupt termination of social grants presented significant challenges for participating young, orphaned adults and their caregivers, leading to a range of negative coping mechanisms and increased vulnerability. Despite the existence of various positive coping strategies, the

cessation of financial support was seen to have severely impacted their perceived well-being, triggering detrimental behaviors such as substance abuse, risky sexual activities, and criminal conduct. This situation underscoresd the critical need for sustained support systems to ensure their stability and growth.

Through a series of interviews and discussions, YOAs and their caregivers have provided valuable insights and recommendations on how to mitigate these challenges and foster a more supportive environment. The following four subthemes and suggestions emerged from their feedback, highlighting the essential areas for intervention and improvement: 1) educational and empowerement support, 2) family and community support, 3) life skills programs, and 4) advocacy and mental health support

Subtheme 1: Educational and Empowerment Support

Both YOAs and caregivers pointed out the need for ongoing financial assistance. Young, orphaned adults emphasized the need for sustained educational support beyond the age of 18. They suggested that financial aid should continue until they complete their education, even if they finish school later than others. One YOA recommended:

> I think the government can help support financially. Because the age of 18, it's still
> stressful, the government can at least wait till the young orphan adults are done with
> school. So, the $250 should continue or the orphans should be given the grant till they
> are done with school. (YOA3)

Another YOA shared a similar sentiment:

> I feel like the grant being terminated after you turn 18 or when you're turning 18 it's a
> bit unfair, because their responsibilities are more after their formal school, since I mean
> now you're going to varsity or wherever you're lending yourself into. So, it's a bit of a

problem, because okay in formal school, let's say right now, formal school is regarded as free. So, after high school, not everybody is fortunate enough to get a loan. So, I feel like it all makes better sense or so much more sense for them to, I don't know to start a grant thing for actual schools, not give them money but to grant them an opportunity to go to school after formal school. (YOA4)

Similarly, caregivers also highlighted the importance of extending grants until YOAs complete their education, as many still needed support during their studies. C2 caregiver said, "They should not terminate the grant at the age of 18 because the kids still need to further their studies. And there is no one to help them; at least once the kid is done with university, they can terminate the grant" (C2). C7 stated: "We need help with money because now the kid needs to go to school, but there is not enough money." C6 stated: "Even if some orphaned youths have caregivers, as long as they are still in in school, they still need to be assisted financially to assist the youths and also themselves." And C4 echoed "What I would think for people like him who is a double orphan it's a serious challenge. The government should therefore assist them to tertiary or maybe if there's some separation."

Interesting, a suggested empowering strategy, both YOAs and caregivers suggested that instead of monthly grants, a lump sum could be provided to start a business, with the possibility of repayment once the business succeeds. One YOA shared, "Instead of just giving money every month, at least they can just give you that small amount of money to start up something or a business" (YOA9).

Subtheme 2: Family and Community Support

YOAs and caregivers suggested that the community should play a more active role in supporting orphans. One YOA recommended, "The community at large should provide the

mother figure. It can be a neighbor, a teacher, or even a nurse" (YOA6). Another mentioned the importance of support groups, stating, "It will make so much difference just to sit around and hear what the next person has to say" (YOA10). Caregivers also suggested more involvement from community organizations, churches, and local leaders to support orphaned children and their caregivers. One caregiver proposed, "Church leaders should create groups to help out homes that are desperate for help" (C3). Another caregiver shared the need for food support stating:

> The counselor's office, for instance, can organize a soup kitchen or maybe packages for them, which they can distribute or whatever. They can also create some jobs so that kids can work, and then they get compensated so that they can help themselves. (C1)

Subtheme 3: Life Skills Programs

YOAs advocated for vocational and entrepreneurial training to help them become self-sufficient. One YOA noted, "Creating skills, even just entrepreneurial skills, will also make a huge difference" (YOA4). They emphasized that not all orphans aim for university, and vocational training could provide practical skills for employment.

Caregivers supported this idea, suggesting that vocational training centers be made more accessible to orphans. One caregiver said, "The government should set up initiatives where orphans who have their grants terminated can access technical institutions" (C3). Another caregiver added: "I would love for the government to set up initiatives where orphans who have their grants terminated can access technical institutions, like easier routes to vocational institutes. For them to be able to stand on their own" (C4).

Subtheme 4: Advocacy and Mental Health Support

YOAs and caregivers highlighted the need for better mental health services and advocacy. YOAs recommended that schools should have mental health professionals available to support students. One YOA explained, "Psychologists or social workers should go to schools because schools are the best platforms to get vulnerable children" (YOA6). Caregivers also emphasized the importance of mental health support and the need for professionals to assist them in caring for orphaned children. One caregiver shared, "Social workers should come talk to us or maybe a psychologist" (C4). Another caregiver said, "So, now in this fight for our young adults, we need additional counselors that will help the social workers" (C6).

These recommendations underscored the need for a holistic approach to supporting young, orphaned adults and their caregivers, involving continued educational support, financial stability, community involvement, vocational training, and mental health services.

Chapter Five: Discussion and Implications

This discussion section synthesizes and interprets the key findings of this study on the Orphans and Vulnerable Children (OVC) grant in Namibia, focusing on the experiences of orphaned young adults and their caregivers in Windhoek. The discussion is organized according to the four primary objectives of the study: exploring perceptions and experiences related to the OVC grant, identifying psychosocial challenges following grant discontinuation, understanding coping mechanisms and resilience strategies, and developing recommendations for enhancing well-being after grant cessation.

Objective 1: Explore the Perceptions, Understanding, and Utilization of the OVC grant

The findings demonstrate that most participants had a clear grasp of the grant's purpose and its role as a government initiative to support orphaned and vulnerable children. Their understanding aligned with the objectives outlined in Namibia's National Policy on Orphans and Vulnerable Children (2004) and findings were consistent with similar studies in other African countries. For instance, Granlund and Hochfeld's (2020) study in South Africa found that beneficiaries often perceive grants as essential support from the government to assist families facing financial challenges. Similarly, Mwetulundila and Brown (2019) observed comparable perceptions among orphaned children in Namibia, emphasizing the role of cash transfers in providing financial stability for vulnerable children.

This consistency in understanding across different contexts suggests that the OVC grant's purpose is well-communicated and internalized by beneficiaries, which is crucial for the program's effectiveness. However, the study also revealed that some participants lacked a clear understanding of the grant, indicating a need for improved communication and education about the program. This finding highlighted an important area for policy improvement, as clear

communication about social protection programs is deemed essential for their successful implementation (Devereux, 2017). Future research could explore the most effective methods of disseminating information about the OVC grant to ensure all potential beneficiaries are well-informed about its purpose and eligibility criteria.

The second theme, value of the OVC grant, highlighted the significant positive impact of the grant on the lives of beneficiaries. Both young, orphaned adults and caregivers expressed profound appreciation for the grant's role in improving their standard of living, providing financial relief, and facilitating access to education. This appreciation was consistent across different family backgrounds, including double orphaned and single orphaned young adults. The grant's contribution to education was particularly emphasized, with participants highlighting its use for school fees, uniforms, and other educational materials. These findings are in line with studies conducted in other African countries, such as Kilburn et al. (2017) in South Africa, which found that cash transfer programs positively impact orphaned and vulnerable children by providing financial support and enhancing their wellbeing.

The consistency of these findings across different contexts in sub-Saharan Africa suggests that social protection programs like the OVC grant play a crucial role in supporting vulnerable populations and promoting educational access. However, it's important to note that some participants expressed concerns about potential dependency created by the grant. This raises an important question about the long-term impacts of such programs and the need for strategies to promote self-reliance alongside financial support. Future research should explore ways to balance immediate support with long-term empowerment strategies, perhaps by incorporating skill development or entrepreneurship programs alongside cash transfers.

On the usage of the OVC grant, the findings revealed that the grant was primarily used for basic essential needs such as food, educational expenses, and toiletries. This usage pattern aligns with previous research highlighting the impact of OVC grants on nutritional support and food security for families and households with vulnerable populations (Akulima, et al., 2016; Handa et al., 2016; Eyase, 2015). The emphasis on educational expenses highlighted the grant's crucial role in enabling access to education for orphaned and vulnerable children, which is consistent with findings from other studies in sub-Saharan Africa (Handa et al., 2021). The use of the grant for personal care items and toiletries highlights its role in supporting the dignity and overall well-being of recipients, going beyond mere survival needs. This holistic impact of the grant on various aspects of beneficiaries lives demonstrates its effectiveness in addressing multiple dimensions of vulnerability. However, the findings also raise questions about the adequacy of the grant amount, given the wide range of needs it is expected to cover. Future research should explore whether the current grant amount is sufficient to meet the diverse needs of beneficiaries, and whether a tiered system based on individual circumstances might be more effective.

The consistency in grant usage patterns between young, orphaned adults and caregivers suggested a shared understanding of priorities and needs within beneficiary households. This alignment could be seen as a positive indicator of the grant's effectiveness in targeting the most pressing needs of vulnerable children and their families. However, it also raises questions about potential gaps in support. For example, while the grant appears to be effectively addressing immediate needs such as food and education, there may be other important areas of support that are currently overlooked, such as mental health services or long-term skill development.

Objective 2: Life-Altering Impacts And Challenges

The termination of the OVC grant has profound psychological, socio-economic, and developmental impacts on young, orphaned adults and their caregivers. These impacts are multifaceted and interconnected, affecting various aspects of their lives, including mental health, basic needs security, educational opportunities, and overall well-being. The findings reveal a complex interplay between financial instability, emotional distress, and social vulnerabilities that persist beyond the period of grant support.

The findings revealed that the abrupt loss of financial support lead to significant emotional distress, characterized by frustration, anger, and feelings of abandonment for the participating youth. This aligns with previous research on care leavers who lose both residential care and financial support during the transition to adulthood (Frimpong-Manso, 2014; Steffe & Barry, 2012; Van Breda, 2019). The sudden termination of financial assistance forces these individuals into an abrupt and difficult transition to independent living, often before they are emotionally or financially prepared.

Interestingly, while both single and double orphans experienced similar psychological impacts, there were notable differences in their experiences. Double orphans faced more severe emotional challenges due to the complete absence of parental support, leading to heightened feelings of isolation and vulnerability. This finding highlights the critical role of family support in mitigating the psychological impacts of financial insecurity and the need for targeted interventions to address the unique emotional needs of double orphans. The psychological distress experienced by young, orphaned adults was mirrored in their caregivers, who reported increased stress levels and feelings of helplessness in the face of ongoing needs and reduced resources. This finding aligns with previous research highlighting the association between

financial loss and heightened stress in caregivers of vulnerable children (Brown, 2011). The emotional burden on caregivers is further exacerbated when caring for young adults with chronic illnesses, as the loss of grant support compromisef their ability to provide necessary medical care and nutrition.

The socio-economic impacts of grant termination were equally significant and far-reaching. Financial hardship emerged as a central challenge, affecting various aspects of young orphaned adults lives, including access to basic necessities, healthcare, and education. The inability to meet basic needs, particularly food and personal care items, not only threatened physical well-being but also impacted participants' self-esteem and social acceptance. This finding aligns with research by Owusu-Addo, et al., (2018), who noted that low-income households often struggle to afford a nutritious diet, leading to negative health outcomes.

The impact on healthcare and nutrition is particularly concerning, especially for individuals with chronic health conditions. The inability to provide food alongside medication intake poses serious health risks and compromises treatment effectiveness. This finding resonates with research by Singer, et al., (2015) and Weiser et al. (2015), who found that food insecurity is associated with poor medication adherence and health outcomes among patients with chronic illnesses. The interdependence of economic stability, healthcare access, and overall well-being was clearly demonstrated in this work, highlighting the critical need for continued support beyond grant termination for those with ongoing health needs.

Education emerged as a key area significantly impacted by the termination of the OVC grant. Financial barriers to education are prevalent, with many young, orphaned adults struggling to afford school fees, supplies, and other educational necessities. The interruption of education due to financial constraints was a common theme, forcing some to seek employment before

completing their studies. This finding aligns with studies showing that financial instability is a common cause of interrupted education among disadvantaged youth (Brady, 2017; Murray, 2015).

Notably, the educational challenges faced by single and double orphans exhibited both similarities and differences. While both groups experienced significant financial struggles that impeded their ability to pursue education effectively, double orphans often faced greater uncertainties in their educational journey due to the complete absence of parental support. This finding is supported by research from Apedaile, et al., (2022), Evans and Miguel (2007), and Shimamura and Carter (2015), who noted that children who have lost both parents are less likely to achieve educational attainment and face greater uncertainties in their educational journey when compared to those who have support from a surviving parent.

The lack of familial support emerged as a significant challenge, particularly for double orphans. The diminishing level of support from caregivers as orphans transition into adulthood left them feeling vulnerable and isolated. This breakdown of communal support systems undermined the Ubuntu principle of collective care and mutual assistance (Mabovula, 2011). The shift from family and community-based support to reliance on institutional aid (government and NGO support) highlights changing social dynamics and the need for more comprehensive support systems for orphaned young adults.

Homelessness and housing instability emerged as severe consequences of grant termination, particularly for double orphans. The narratives of young adults becoming homeless after migrating to urban areas in search of educational opportunities demonstrated the critical role of financial support in maintaining stable housing. This finding aligns with existing literature (Clarke & Braun, 2017) which has highlighted the increased risk of homelessness

among youths leaving foster care. The preference of some young, orphaned adults to live on the streets rather than reunite with their families after leaving care including institutions raises important questions about the quality of family relationships and the need for better transition support services.

The lack of preparedness for transitioning to adulthood after aging out of the OVC grant program was a recurring theme in the findings. Despite the national policy setting the age limit for receiving financial support at 18 years, participants consistently expressed that they were not socially or financially ready to live independently at this age. This mismatch between policy expectations and the lived experiences of beneficiaries illustrates the need for a more nuanced approach to grant termination, potentially involving gradual reduction of support and enhanced preparation for independent living.

The impact of age variation in OVC grant termination added another layer of complexity to the challenges faced by beneficiaries. The inconsistency in termination ages, ranging from 18 to 25 years, created uncertainty and inequity among beneficiaries. This variability, potentially based on individual circumstances or discretionary decisions, highlighted the need for clear and equitable guidelines regarding grant support. The finding that some grants can be extended beyond the typical age limit suggests a recognition of the ongoing needs of some beneficiaries, but the lack of transparency in these decisions may lead to perceptions of unfairness.

These findings collectively have painted a picture of significant vulnerability and struggle for young, orphaned adults following the termination of their OVC grant. The abrupt loss of financial support, coupled with inadequate preparation for independent living, left these beneficiaries to face multiple, interconnected challenges. This is likely true for other YOAs as well. The psychological impacts, including increased stress, emotional distress, and feelings of

abandonment, are closely intertwined with socio-economic challenges such as food insecurity, interrupted education, and housing instability.

Objective 3: Coping and Resilience Strategies

The exploration of coping and resilience strategies employed by young, orphaned adults and their caregivers following the termination of the OVC grant revealed a complex interplay of adaptive responses and challenges. These findings provided valuable insights into the multifaceted ways in which individuals navigate the sudden loss of financial support, highlighting both positive coping mechanisms and concerning negative behaviors. The emergence of distinct themes within positive and negative coping strategies offers a nuanced understanding of the resilience and vulnerabilities present in this population.

The positive coping strategies identified in this study demonstrated the remarkable adaptability and resourcefulness of young, orphaned adults and their caregivers in the face of financial adversity. The themes of financial adaptation and resilience were particularly noteworthy, as they reflect a proactive approach to managing limited resources. Participants' strategic adjustments to spending habits, focusing on essential expenses while reducing discretionary costs, exemplify a pragmatic response to economic hardship. This aligns with existing literature on financial resilience, which has emphasized the importance of proactive financial management and acceptance of circumstances in overcoming adversity (Dima et al., 2015; Frimpong-Manso, 2014). The mindset of acceptance and determination expressed by participants, such as the acknowledgment that "life has to go on" despite being unprepared, reflected a resilient outlook that likely contributes to their ability to navigate challenging circumstances. This finding illustrates the importance of fostering adaptive mindsets and

financial literacy skills among vulnerable populations to enhance their capacity for resilience in the face of economic shocks.

The emergence of entrepreneurship and informal employment as key coping strategies provided evidence of the agency and initiative demonstrated by young, orphaned adults and their caregivers. The maintenance of small family businesses, despite challenges, served as a critical source of income stability for many participants. This finding resonates with research by Raniga and Mthembu (2017) and Sekibo (2020), which has emphasized the role of small businesses in supporting low-income families and communities. The resourcefulness exhibited in leveraging informal economic opportunities, such as selling popcorn and ice or engaging in "Kapana" businesses, demonstrated the adaptability of individuals in creating income-generating activities. Similarly, the pursuit of employment opportunities, even in informal sectors like nanny work or housekeeping, reflected a proactive approach to addressing financial needs. These findings underscore the importance of supporting and fostering entrepreneurial skills and providing access to employment opportunities as part of comprehensive support strategies for vulnerable populations transitioning out of grant support.

The reliance on family and community support systems emerged as a crucial coping mechanism, highlighting the enduring importance of social networks in times of financial hardship. The narratives of participants emphasized the role of immediate family members, extended family, and broader community networks in providing both material and emotional support. This aligns with existing research on the protective influence of social support in mitigating the negative impacts of adverse life events, such as parental loss (Landau, 2010; Wray, et al., 2022). The reciprocal nature of support within peer networks, as described by some participants, suggests the development of informal safety nets among young, orphaned adults.

Additionally, the recognition of government and community initiatives, such as food hamper programs, highlights the potential impact of coordinated support efforts. These findings emphasize the need for policies and interventions that strengthen and leverage existing social support networks, recognizing their critical role in fostering resilience among vulnerable populations.

The emergence of faith as a cornerstone of resilience, particularly among caregivers, provided insight into the spiritual dimensions of coping with adversity. The consistent identification of religious practices and beliefs as fundamental pillars of support aligns with research on the role of religious coping in managing stress and adversity (Gunnestad &Thwala, 2011; Mutumba, et al., 2016). The narratives of caregivers revealed how faith served as a source of strength, comfort, and guidance, offering a sense of meaning and purpose in the face of hardship. This finding resonates with the concept of religious hope as a factor in fostering resilience (Mętel, et al., 2019). The multifaceted role of faith, encompassing both spiritual solace and practical community support, highlights the potential of religious communities to offer holistic assistance to vulnerable individuals. These insights suggest the value of incorporating spirituality and faith-based support into comprehensive intervention strategies, recognizing their potential to enhance resilience and well-being among orphaned young adults and their caregivers.

While the positive coping strategies demonstrated remarkable resilience, the emergence of negative coping mechanisms simultaneously highlighted the significant challenges and vulnerabilities faced by young, orphaned adults following grant termination. The adoption of risky sexual behaviors as a means of financial survival is particularly concerning, reflecting the desperation and limited options perceived by some individuals. This finding aligns with existing

research highlighting the vulnerability and risk factors associated with the loss of financial support (Blankenstein, et al., 2020; Petäjä, et al., 2023). The narratives of both young, orphaned adults and caregivers reveal a troubling link between financial desperation and engagement in transactional sexual relationships or sex work. This highlights the critical need for continued support and targeted intervention strategies to prevent such high-risk behaviors and protect the health and well-being of vulnerable young adults.

The reported increase in substance abuse as a coping mechanism further demonstrated the psychological toll of financial instability and the loss of grant support. The use of alcohol and drugs as a means of escaping overwhelming stress and emotional pain reflected a maladaptive response to adverse circumstances. This finding is consistent with research on the relationship between economic stress and increased substance use (Boden, et al., 2014). The prevalence of substance abuse in local communities, as noted by caregivers, suggests a broader social context that may be facilitating or normalizing such behaviors. This shows the need for comprehensive interventions that address not only individual coping skills but also the environmental factors that contribute to substance abuse.

The observation that the termination of financial support at age 18 can lead to increased criminal activity reflected the profound impact of sudden financial instability on vulnerable youth. This finding aligns with research on the relationship between economic strain and criminal behavior (Agnew, 2008; Baron, 2008). The caregivers' accounts of young adults turning to crime out of desperation, or a sense of entitlement highlight the complex psychological and social factors at play. This shows the need for transitional support programs that not only address immediate financial needs but also provide guidance, mentorship, and alternative pathways for young adults aging out of the grant system.

The coexistence of positive and negative coping strategies within the same population illustrates the complex and dynamic nature of resilience in the face of adversity. While many young orphaned adults and their caregivers demonstrate remarkable adaptability and resourcefulness, others struggle to navigate the challenges of financial instability, resorting to high-risk or destructive behaviors. This diversity of responses shows the need for detailed and comprehensive support strategies that can address the varied needs and vulnerabilities of this population.

Objective 4: Recommendations

The emphasis placed by both YOAs and caregivers on the need for continued educational support beyond the age of 18 is particularly noteworthy. This recommendation reflected a recognition of education as a key pathway to long-term stability and success. The suggestion to extend grant support until the completion of education, even if it occurs later than average, acknowledges the diverse educational trajectories of YOAs and the potential delays they may face due to their circumstances. This aligns with research highlighting the importance of educational continuity for orphaned youth and the positive impact of sustained support on educational outcomes (Curley, et al., 2010; Evans & Miguel, 2007). The proposal to maintain financial assistance throughout tertiary education further shows their awareness and understanding that higher education can be a critical factor in breaking cycles of poverty and vulnerability for YOAs.

The recommendation for a more flexible approach to financial support, such as providing lump-sum grants for business start-ups, represented an innovative perspective on empowering YOAs. This suggestion reflected a desire for interventions that not only provide immediate relief but also foster long-term self-sufficiency. Such an approach aligns with emerging trends in

development economics that emphasize the potential of cash transfers and microfinance initiatives to promote entrepreneurship and economic independence among vulnerable populations (Banerjee, et al., 2015). However, the implementation of such a program would require careful consideration of factors such as financial literacy education, mentorship, and ongoing support to ensure its effectiveness and sustainability.

The emphasis on family and community support in the findings highlighted the recognition of the vital role that social networks play in the lives of YOAs. The suggestion for community members to provide surrogate parental figures and the call for increased involvement from community organizations, churches, and local leaders reflect an understanding of the importance of social capital in mitigating the challenges faced by orphans. This aligns with ecological systems theory, which emphasizes the significance of various levels of social interaction in child and youth development (Gal, 2017). The proposed creation of support groups for YOAs further recognizes the potential benefits of peer support and shared experiences in fostering resilience and coping strategies.

The advocacy for life skills programs, particularly vocational and entrepreneurial training, represented a pragmatic approach to addressing the diverse needs and aspirations of YOAs. This recommendation acknowledged the reality that not all orphans may pursue or have access to university education and highlighted the importance of providing alternative pathways to economic independence. The emphasis on practical skills for employment aligns with global trends in youth workforce development and the recognition of vocational education as a key strategy for addressing youth unemployment (Tripney & Hombrados, 2013). The suggestion to make vocational training centers more accessible to orphans reflects an understanding of the

structural barriers that may impede access to such opportunities and the need for targeted interventions to overcome these obstacles.

The focus on mental health support and advocacy in the findings demonstrated the recognition of the psychological impact of orphanhood and the challenges associated with grant termination. The recommendation for schools to have mental health professionals available reflected an understanding of the school environment as a critical point of intervention for vulnerable youth. This aligns with growing global awareness of the importance of school-based mental health services in promoting overall well-being and academic success (Fazel, et al., 2014). The call for increased support for caregivers through providing access to social workers and psychologists further highlights the interconnected nature of YOA and caregiver well-being, and emphasizes the need for holistic interventions that address the needs of both groups.

Implications for Policy and Practice

The findings of this study on the Orphans and Vulnerable Children (OVC) grant in Namibia and its termination effects on young, orphaned adults (YOAs) and their caregivers yielded significant implications for both practice and policy. These implications are crucial if the enhancement of social protection programs and improving outcomes for vulnerable populations is attempted. The following paragraphs outline key areas for consideration and potential intervention, providing a more comprehensive framework for addressing the complex challenges faced by YOAs and their caregivers.

One of the most pressing issues highlighted by the study is the need for a more complex approach to grant termination and transitional support. The abrupt cessation of financial assistance at age 18 has been identified as a major challenge for YOAs and their caregivers, often leading to increased vulnerability and negative coping mechanisms. To address this,

policymakers should consider implementing a gradual reduction of financial support coupled with enhanced preparation for independent living. This could involve developing step-down programs that incrementally decrease financial assistance over time, allowing beneficiaries to adjust to reduced support gradually. Alongside this, comprehensive transition programs should be established, addressing multiple dimensions of well-being including financial literacy, vocational training, life skills development, and ongoing access to healthcare and mental health support. Policy revisions should move away from a fixed age cut-off to a needs-based assessment system, with clear and transparent criteria for grant extension in cases where continued support is deemed necessary, such as for double orphans or those pursuing further education.

Economic empowerment and fostering self-reliance emerged as critical components of effective support for YOAs. The prevalence of entrepreneurship and informal employment as coping strategies demonstrated the importance of incorporating long-term empowerment strategies into social protection programs. Practical interventions should include integrating financial literacy education and vocational training into the OVC grant program, starting well before the anticipated grant termination date. Developing partnerships with local businesses and vocational training institutions can provide apprenticeships and on-the-job training opportunities for YOAs. Mentorship programs pairing YOAs with successful entrepreneurs or professionals in their areas of interest could also prove beneficial. On the policy front, allocating funding for small business development programs specifically targeted at YOAs transitioning out of grant support, including access to microfinance and business skills training, could significantly enhance their economic prospects. Implementing policies that incentivize private sector engagement in providing employment opportunities and internships for YOAs, coupled with tax

incentives or other benefits for businesses that hire and train YOAs transitioning out of grant support, could create a more supportive economic environment for this vulnerable population.

The interconnected nature of psychological, social, and economic impacts on YOAs and their caregivers necessitates a holistic approach to support services. Establishing integrated service centers that provide access to mental health support, substance abuse prevention programs, healthcare, educational counseling, and housing assistance under one roof could significantly improve the accessibility and effectiveness of support. Developing and implementing trauma-informed care practices across all support services is crucial to addressing the unique needs of orphaned and vulnerable youth. Creating peer support groups and mentorship programs could foster social connections and provide emotional support for YOAs. Policy implications in this area include mandating the integration of mental health and psychosocial support services into existing social protection frameworks, allocating funding for specialized support programs for double orphans and other highly vulnerable subgroups, and establishing inter-ministerial coordination mechanisms to ensure a holistic approach to service provision across health, education, social welfare, and housing sectors.

The importance of community and social support networks in complementing formal social protection programs cannot be overstated. Implementing community outreach programs to educate and engage local communities in supporting YOAs and their caregivers is essential. Developing and supporting community-based organizations that can provide ongoing support to YOAs and their caregivers can create a more sustainable support system. Creating community mentorship programs that pair YOAs with stable adult role models in their local area can provide much-needed guidance and support. Policy measures should focus on establishing frameworks that recognize and support the role of community-based organizations in providing services to

YOAs and their caregivers. Allocating funding for community development initiatives that strengthen social cohesion and support networks is crucial. Additionally, developing guidelines for the integration of traditional support systems (e.g., Ubuntu principles) into formal social protection programs could ensure culturally appropriate and effective interventions.

Improving program communication and awareness emerged as a critical area for enhancement. The study findings indicated a need for more effective strategies in disseminating information about the OVC grant and related support services. Practical measures should include developing comprehensive information packages about the grant, its purpose, eligibility criteria, and termination processes, to be distributed through multiple channels. Conducting regular community information sessions can ensure ongoing awareness and understanding of the grant program and available support services. Utilizing diverse communication channels, including social media, radio, and community theater, can help reach a wider audience with program information. Policy implications in this area include mandating regular review and update of communication strategies for all social protection programs, allocating funding for the development and implementation of innovative communication approaches, including digital platforms and mobile applications, and establishing guidelines for culturally appropriate and linguistically diverse communication materials to ensure accessibility for all potential beneficiaries.

Cross-sector collaboration and coordination are essential in addressing the complex challenges faced by YOAs and their caregivers. Practical steps should include establishing regular inter-agency meetings and working groups to coordinate service provision and share best practices. Developing joint training programs for staff across different sectors could ensure a shared understanding of the challenges faced by YOAs and effective intervention strategies.

Implementing integrated case management systems that allow for seamless information sharing

and coordination between different service providers can significantly improve the quality and

consistency of support. Policy measures should focus on developing frameworks that mandate

and facilitate cross-sector collaboration in the provision of services to YOAs and their

caregivers. Allocating funding for integrated service delivery models that bring together

resources from multiple sectors is crucial. Establishing monitoring and evaluation mechanisms

that assess the effectiveness of cross-sector collaborations in improving outcomes for YOAs

could ensure continuous improvement and accountability.

The study highlighted the need for targeted interventions for highly vulnerable

subgroups, particularly double orphans. Practical measures should include developing

specialized support programs for double orphans, including intensive case management and

extended transitional support. Implementing trauma-informed care practices across all services

dealing with highly vulnerable YOAs is essential. Creating alternative care arrangements or

supported living options for double orphans transitioning out of grant support could provide a

safety net for those most at risk. Policy implications include establishing frameworks that

recognize double orphans and other highly vulnerable subgroups as priority populations

requiring extended and intensified support. Allocating additional funding for specialized

programs and services targeting these high-risk groups is crucial. Developing guidelines for the

identification and assessment of highly vulnerable YOAs can ensure they receive appropriate

levels of support.

Balancing support and independence emerged as a key challenge when implementing

programs supporting YOAs. Practical interventions should focus on developing programs that

gradually increase YOAs' responsibilities and decision-making power over time, in parallel with

decreasing financial support. Implementing life skills training programs that focus on building self-reliance and problem-solving abilities is essential. Creating opportunities for YOAs to engage in community service or voluntary work could foster independence and social responsibility. Policy measures should include revising grant policies to incorporate elements of conditionality or co-responsibility, encouraging beneficiaries to engage in activities that enhance their long-term prospects. Developing policy frameworks that balance protective measures with opportunities for YOAs to exercise agency and independence is crucial. Establishing monitoring and evaluation criteria that include indicators of self-reliance and independence, not just financial stability, would provide a more comprehensive assessment of program effectiveness.

Enhancing data collection and program evaluation is crucial for informing ongoing program improvements and policy decisions. Practical steps should include implementing comprehensive monitoring and evaluation systems that track both short-term and long-term outcomes for OVC grant beneficiaries. Conducting regular needs assessments can ensure that support services remain relevant and effective. Engaging in participatory evaluation processes that involve YOAs and caregivers in assessing program effectiveness can provide valuable insights and increase program ownership. Policy implications could include mandating regular, independent evaluations of social protection programs, that should incorporate long-term follow-up studies. Allocating funding for longitudinal research to assess the effectiveness of different transition support models and interventions is essential. Developing data-sharing policies that facilitate research while protecting beneficiary privacy and confidentiality could support evidence-based decision-making while safeguarding vulnerable populations.

Finally, recognizing and fostering youth participation and empowerment is crucial for developing effective and sustainable support systems. Practical measures should include

establishing youth advisory boards to involve YOAs in program design, implementation, and evaluation. Creating leadership development programs that empower YOAs to become advocates and mentors within their communities could build capacity and resilience. Implementing peer education initiatives where YOAs can share knowledge and experiences with their peers would support the development of powerful support networks. Policy measures should focus on developing frameworks that mandate youth representation in decision-making bodies related to social protection programs. Allocating funding for youth-led initiatives and projects within the broader social protection framework can foster innovation and relevance. Establishing guidelines for the meaningful inclusion of youth voices in policy development and program evaluation processes would likely ensure that interventions remain responsive to the needs and aspirations of YOAs.

Implications for Children and Family Welfare

These research findings have significant implications for family welfare. This research assists in making a strong case for more extensive policies and programs that support the physical and mental health of caregivers while also emphasizing sustainable livelihoods for the new families of the orphaned and vulnerable children in Namibia and beyond. The information from this research will shed more light on the need for effective policies that enhance children's welfare within a family environment. This will enable families to be able to care for Orphans and Vulnerable Children by offering them social and psychological support.

In order to improve the wellbeing of orphaned and vulnerable young adults, this study highlighted the need for a focus on the practical measures required to address financial difficulties and insecure care arrangements that these individuals suffer as a result of the abrupt terminaton of benefits. In terms of addressing the financial challenges, the attention of some

Non-Governmental Organizations should be drawn to providing grants in any possible form to the families of these children for enhancing their standard of living. Additionally, the government should ensure that they provide the families of orphaned young adults with sufficient financing since in the absence of these grants, life becomes potentially unbearable for some of these young adults. The results of this study suggest that the Namibian government should evaluate orphaned and vulnerable young adults in order to determine their top needs and offer the appropriate assistance.

This study offers insight to the effects of policy, and as such, advocates that policy makers pay a closer attention to how vulnerable children value their extended family and engage with their social environment to deal with challenging situations. This will also assist policy makers in concentrating on outcomes that demonstrate the impact of policy on the welfare of young adults and their families—as part of the planning and implementation process. The results of this research suggest there should be community involvement in determining services for orphaned young adults; this could reduce the pressure on the family to fully meet all the needs of these young adults. This also has the potential to ensure that the orphaned young adults feel accepted in their communities and address the feeling of stigmatization they might have perceived to exist. Additionally, the findings of this research could help in advocating for orphaned young adults in terms of encouraging their access to social services such as benefitting from the same quality of education other young adults may enjoy in order to give back to their families later in life.

The most important policy implication is that terminating the grant can have unintended and counterproductive effects. Rather than solving the problem it aims to address, abrupt termination may exacerbate the risk factors orphans face. For instance, it can lead to risky sexual

behavior, increasing the risk of HIV and potentially creating more orphans across generations. This poses significant risks to children and family welfare, highlighting the need for careful consideration of these potential consequences when making policy decisions

Implications for Social Work Research

Findings from this research can contribute to scholarship on orphaned young adults and caregivers in an African context and possibly promote context-specific policies aimed at ensuring a positive psychosocial experience for orphaned young adults. This study will serve as a basis for further social work research to be conducted on the practical strategies policy makers must take to address the needs of orphaned and vulnerable young adults in Namibia.

Key topics for future social work research should begin with an examination of early termination of the OVC benefit on the educational progress of orphaned young adults in Namibia. Future research on this area could help provide social workers with information on how to assist orphaned young adults in pursuing their educational goals and would inform policy change. Based on this study, future social work research should conduct longitudinal studies to examine the intergenerational effects on the educational progress of orphaned young adults in Namibia.

Considering the nature of this research, the study provided detailed insight into the challenges that orphaned young adults experience and how they cope with these challenges. This should inform not only the OVC grant studies but could lead to research on the impact of being orphaned on the lives of those young adults living in extreme poverty. Moreover, this study can contributed to social work literature on the implications of terminated grant benefits on the psychological and social wellbeing of orphaned young adults when these needs were previously being addressed through these grants. This contribution to knowledge has the potential to help

social workers identify some of the needs of these young adults and the effective strategies to adopt in addressing them.

Additionally, this research is likely to improve understanding about the challenges caregivers face in providing for the needs of orphaned and vulnerable young adults in Namibia and how the absence of the grants has affected their caregiving. And finally, future research must correct for the gendered nature of the sample, as the majority of participants in this study were women and girls. This gender imbalance has significant implications for understanding the impacts of grant termination. It suggests that the effects of grant termination may differ between males and females, potentially leading to varied outcomes for each gender. For instance, the termination of grants might exacerbate challenges more acutely for women and girls compared to their male counterparts. Therefore, future studies should investigate how gender differences affect the outcomes of grant termination and ensure that support policies are designed to address these disparities effectively.

<h3 style="text-align:center">Implications to Theoretical Frameworks</h3>

In this study, the Sustainable Livelihood Framework (SLF) and Resilience Theory were employed to understand the effects of grant termination on young orphaned and vulnerable adults and their caregivers. These theories provided a structured approach to analyzing the data and interpreting the findings.

The Sustainable Livelihood Framework was instrumental in examining the various assets and resources that individuals and households rely on to achieve a sustainable livelihood. By focusing on human, social, natural, physical, and financial capital, the SLF allowed for a comprehensive analysis of how grant termination affected these different types of assets. For instance, the loss of financial support through grants directly impacted the financial capital of the

participants, which in turn affected their ability to access other forms of capital, such as education (human capital) and social services (social capital). The SLF helped highlight the interconnectedness of these assets and the cascading effects of grant termination on the overall well-being of the participants.

Resilience Theory, in contrast, provided a lens to understand how individuals and communities adapt to and recover from adverse situations, such as the termination of grant funding. This theory emphasizes the capacity to withstand shocks and stresses while maintaining or quickly regaining functionality. Through the application of Resilience Theory, the study explored how young adults and their caregivers coped with the financial and psychosocial challenges post-grant termination. It revealed the strategies they employed to build resilience, such as seeking alternative income sources, relying on social networks, and accessing community support services. These findings underscored the importance of resilience-building initiatives in helping vulnerable populations navigate and adapt to changes in their socio-economic environment.

In analyzing the findings of this research study, it was essential to recognize the challenges encountered in applying the Sustainable Livelihood Framework (SLF) and Resilience Theory within a qualitative context. These theoretical frameworks, while valuable for understanding the impacts of grant termination on young orphaned and vulnerable adults and their caregivers, posed several methodological and interpretive challenges. First, the complexity inherent in both the SLF and Resilience Theory presented difficulties in fully operationalizing and applying these frameworks comprehensively to the qualitative data. The broad scope of livelihood assets and resilience processes sometimes led to oversimplification of participants' experiences and strategies for coping with grant termination. Second, the interpretation of

findings through these frameworks was subjective, influenced by researchers' own perspectives and biases. While efforts were made to maintain objectivity, variations in interpreting resilience strategies and livelihood outcomes could have affected the consistency and depth of the findings. Contextual specificity also played a crucial role. While SLF and Resilience Theory emphasize the importance of context in shaping responses to socio-economic changes, ensuring applicability across diverse cultural and socio-economic contexts proved challenging. The study aimed to mitigate this by contextualizing findings within the specific socio-cultural landscape of Windhoek, Namibia, yet acknowledging potential limitations in generalizability to other settings.

In conclusion, while SLF and Resilience Theory provided valuable frameworks for analyzing the impacts of grant termination, their application in this study highlighted methodological complexities and interpretive challenges. Future research could benefit from refining methodologies to address these challenges, ensuring a more nuanced understanding of how socio-economic policies affect vulnerable populations in different contexts

Chapter Six: Conclusions and Limitations

Chapter 5 discussed the findings of this study based on interviews conducted with ten young, orphaned adults and nine caregivers, focusing on their experiences, impacts and resilience strategies following OVC grant termination. The study findings expanded the knowledge of OVC grant termination by proving a theoretical framework for its impacts, amplifying the voices of YOA and their caregivers. This chapter concludes the study's findings by detailing how the study's aim and objectives were met. Additionally, it outlines the study's limitations and offers actionable implications for policy, practice and future research.

Aims and Objectives of the Study

The aim of the study was to explore the psychosocial experiences of OVC youth and their caregivers following the termination of social assistance grants.

The objectives of the study were:

1. To explore the perceptions and experiences of young orphaned and vulnerable adults (YOA) and their caregivers regarding the OVC (Orphans and Vulnerable Children) grant.

2. To investigate the psychosocial challenges encountered by YOA and their caregivers following the termination of the OVC grant.

3. To identify the coping mechanisms and strategies of resilience employed by YOA and their caregivers after the termination of the OVC grants.

4. To gather recommendations from YOA and their caregivers regarding the OVC grant.

Objective 1: Explore the perceptions and experiences of YOA and their caregivers.

The primary objective of this theme explored the perceptions, understanding, and utilization of the Orphan and Vulnerable Children (OVC) grant in Namibia was achieved through in-depth interviews with young, orphaned adults and their caregivers. The research

revealed a comprehensive understanding of the grant's purpose and impact. Both young adults and caregivers demonstrated a clear understanding of the OVC grant as a government initiative designed to support children who have lost parents or whose parents are unable to provide adequate care. They recognized the OVC grant role in filling financial gaps and ensuring access to necessities like food, clothing, and personal care. Additionally, participants highlighted the grant's contribution to education, with funds being used for school fees, uniforms, and educational materials.

The study found that the OVC grant is highly valued, as it significantly improves their living standards and well-being. Young adults reported that the grant empowered them, particularly single mothers, by providing financial stability and independence. Caregivers echoed this sentiment, emphasizing the grant's role as a lifeline for families facing financial difficulties. However, the research also identified some concerns about the grant, primarily related to the potential for dependency. Some participants expressed worries that the grant might discourage self-sufficiency and create a reliance on external support.

Objective 2: To investigate the psychosocial challenges encountered by YOA and their caregivers

Theme 2 delved into the profound psychological impacts and challenges experienced by both young, orphaned adults (YOAs) and their caregivers following the termination of the OVC grant. The objective of exploring the challenges experienced by young, orphaned adults and their caregivers after grant termination has been unequivocally met. The study's findings revealed a stark reality for this vulnerable population, marked by profound psychological distress, socioeconomic hardships, and educational barriers. These challenges were further

exacerbated by a lack of familial and communal support, highlighting a critical gap in the social safety net for orphaned young adults in Namibia.

The abrupt cessation of the OVC grant at the age of 18, often before these individuals were equipped with the necessary skills and resources for independent living, created a cliff of vulnerability. The emotional toll of losing this financial lifeline was evident in the feelings of frustration, abandonment, and hopelessness expressed by both young adults and their caregivers. The financial strain transfered into various aspects of their lives, including food insecurity, compromised health care, and interrupted education.

Furthermore, the lack of familial support, particularly for double orphans, exposed them to heightened risks of homelessness, exploitation, risky sexual behaviors which created a risk of an intergenerational crisis of HIV cycle. This finding raises important questions about the effectiveness of existing social welfare systems in providing comprehensive support for orphaned young adults, especially as they transition into adulthood.

The study's findings also revealed inconsistencies in the implementation of grant termination policies, with some beneficiaries receiving support beyond the age of 18 while others face abrupt termination. This arbitrary approach underscores the need for a more individualized approach when determining eligibility for continued support, and the need to consider the unique circumstances and needs of each individual. The findings highlighted the urgent need for comprehensive and long-term interventions that address the psychological, socioeconomic, and educational needs of this vulnerable population. It is imperative for policymakers, practitioners, and community stakeholders to collaborate in developing and implementing strategies that provide sustained support, foster resilience, and empower orphaned young adults to thrive in the face of adversity. This research serves as a critical call to action, urging a re-

evaluation of current social welfare policies and practices to ensure that orphaned youth are not left behind but are instead equipped to reach their full potential and contribute meaningfully to society.

Objective 3: To identify the coping mechanisms and strategies of resilience employed by YOA and their caregivers

The third objective successfully identified the coping and resilience strategies employed by young, orphaned adults and their caregivers following the termination of the OVC grant. The research revealed a complex interplay of positive and negative coping mechanisms, highlighting both the resilience and vulnerability of this population. While positive strategies such as financial adaptation, entrepreneurship, and community support demonstrated resilience, the prevalence of negative coping mechanisms like risky sexual behaviors, substance abuse, and criminal activities raises serious concerns. This duality of the coping strategoes underscored the complex and often desperate realities faced by this vulnerable population when confronted with the sudden loss of financial support.

The findings challenge the assumption that reaching the age of 18 automatically equates to self-sufficiency for orphaned young adults. The data clearly demonstrated that many individuals continue to face significant financial and social challenges beyond this age, necessitating a more individualized approach to determining grant eligibility and termination. The inconsistencies in grant termination policies further exacerbate these challenges, creating uncertainty and instability for beneficiaries. While the resourcefulness and resilience demonstrated by many participants were commendable, the reliance on negative coping mechanisms raised alarm bells, highlighting the urgent need for targeted interventions that address the root causes of these behaviors, including financial instability, lack of

education, and limited access to mental health support. It is imperative to develop comprehensive programs that not only provide financial assistance but also equip young adults with the skills and resources to make informed and healthy choices.

The findings also revealed the vital role of family and community support plays in mitigating the negative impacts of grant termination. Strengthening these support systems through community-based initiatives, mentorship programs, and social services could significantly would enhance the well-being and resilience of orphaned young adults. Additionally, fostering a culture of open communication and dialogue within families and communities could help to destigmatize the challenges faced by orphaned individuals and encourage them to seek help when needed.

In conclusion, this study offers a critical analysis of the coping mechanisms employed by orphaned young adults and their caregivers. The findings highlight both the strengths and vulnerabilities of this population, underscoring the need for a multi-pronged approach to support their transition into adulthood. By addressing the root causes of negative coping mechanisms and strengthening support systems, policymakers and practitioners can empower orphaned young adults to build resilient and fulfilling lives.

Objective 4: To gather recommendations from YOA and their caregivers regarding the OVC grant

The fourth objective was to gather recommendations for mitigating the challenges faced by young, orphaned adults and their caregivers. This objective was successfully met. The findings underscored the need for continued support and empowerment beyond the age of 18, particularly in the areas of education, financial stability, and mental health. Young adults and

caregivers alike advocated for extended financial assistance, vocational training, entrepreneurial opportunities, and accessible mental health services.

The importance of family and community support was also evident, with suggestions for stronger community involvement and mentorship programs. This highlighted the need for a collaborative approach involving government agencies, non-governmental organizations, religious institutions, and community members to create a comprehensive support system for orphaned young adults.

The findings provided valuable insights for policymakers and practitioners seeking to improve the well-being and prospects of orphaned young adults in Namibia and beyond. By implementing the recommendations put forth by the study participants, stakeholders can work towards a more equitable and supportive environment for this vulnerable population. The study also served as a call to action for further research and advocacy to ensure that the needs of orphaned young adults are adequately addressed and that they are equipped with the necessary tools and resources to thrive in adulthood

Limitations to Research

There are several limitations that should be considered when interpreting the results. First, the small sample size restricts the generalizability of the findings, which may affect applicability to the larger population. The sample size in this study was comprised of a population in one region of the country. Not only did this affect generalizability of findings to the larger population, but is even affected the generalizability of the findings to other regional contexts. In short, the sample from one region may not be applicable to other regions with different cultural, social, economic, or environmental contexts. This regional specificity limits the ability to also generalize the results to a broader population. The unique characteristics of the

region, such as specific local practices, policies, or environmental factors, might have influenced the outcomes, leading to regional bias. This means that the findings might reflect the peculiarities of the region rather than a wider trend. Therefore, the results are generalizable only to young, orphaned adults and their caregivers who live in Windhoek, Namibia. Subsequent research would be needed to address this limitation.

Second, it is crucial to acknowledge that the recruitment process was not without challenges. Establishing trust and rapport with potential participants was a critical aspect, as many individuals initially exhibited hesitancy or skepticism about participating in the study (Mamotte & Wassenaar, 2015). The researcher addressed these concerns by clearly articulating the purpose, confidentiality measures, and potential benefits of the research, while emphasizing the voluntary nature of participation. Moreover, the researcher made concerted efforts to maintain cultural sensitivity and respect throughout the recruitment and data collection processes, aligning with ethical guidelines for conducting research with vulnerable populations (Mamotte & Wassenaar, 2015).

Another obstacle encountered during recruitment was the difficulty in engaging with caregivers of orphaned young adults. While the initial plan was to include 10 orphaned young adults and 10 caregivers as distinct participant groups, the researcher found that many caregivers were not readily accessible during the data collection process. The study commenced during the festive season, specifically in December, when many caregivers traveled to their regions to celebrate Christmas Eve. This timing significantly impacted the availability and accessibility of caregivers, leading to difficulties in scheduling interviews and obtaining comprehensive data. To address this challenge, the researcher focused primarily on recruiting orphaned young adult participants but made concerted efforts to include caregivers whenever feasible, recognizing the

value of their perspectives in enriching the data and aligning with the study's aim of capturing diverse experiences within the shared phenomenon (Creswell & Poth, 2016; Moustakas, 1994).

As a result, the researcher was able to interview only 9 caregivers instead of the 10 initially planned for in the study. The festive season's impact on participant availability may have resulted in potential gaps in the data, as some caregivers who traveled might have had unique and valuable perspectives that were not captured. This limitation could affect the overall representativeness and richness of the study's findings, as the absence of these caregivers' contributions may lead to an incomplete understanding of the effects of grant termination on young orphaned and vulnerable adults and their caregivers. Despite this limitation, the participants who were available provided sufficient information about their experiences regarding the psychosocial challenges post-grant termination. Their insights contributed valuable data, helping to form a comprehensive understanding of the impact of grant termination on young orphaned and vulnerable adults and their caregivers.

For future researchers, it will be crucial to consider the timing of data collection to avoid periods when participants are likely to be unavailable, such as major holidays or festive seasons. Planning data collection outside of these times can help ensure better accessibility to participants, leading to more comprehensive and representative data. Additionally, future researchers might consider using alternative data collection methods, such as remote interviews or online surveys, to accommodate participants availability and overcome geographical barriers during such periods.

The third notable limitation of this study was the language barrier encountered during data collection. The study was conducted in English; however, some participants were unable to express their experiences or perspectives in English. To address this, the researcher allowed

translations in some interviews (Saldanha & O'Brien, 2014). The researcher and research assistant are proficient in multiple local languages, facilitating communication by translating questions for participants who were not entirely comfortable with English. There is a possibility that language limitation, even with translation, may have impacted some participants comfort level of sharing fully. While efforts were made to create a safe and supportive environment, ensuring the integrity and comprehensiveness of the data collected, those less fluent may have held back, potentially limiting the depth or richness of their contribution as they may not find the exact words in English to convey nuanced emotions and detailed experiences.

The translation of responses from participants native languages to English introduced challenges. During this process and data analyzing process, there might have been some risk of losing nuanced meanings, cultural contexts, and specific terminologies that might have been critical for an accurate understanding of their experiences. Such loss in translation may affect the depth and authenticity of the collected data. Additionally, translations of responses posed a potential source of researcher bias (Squires, et al., 2009). While necessary for inclusivity, translation van introduce subtle shifts in meaning that may affect the interpretation of data (Saldanha & O'Brien, 2014). To mitigate this, the principal investigator and research assistant engaged in regular debriefing sessions to compare translations and ensure accuracy. These language-related issues highlight the importance of considering linguistic diversity in future research (Squires, 2009). However, despite these efforts, the language barrier remains a significant limitation that could influence the overall findings and interpretations of this study.

The fourth limitation was my positionality to this research study. As a young, Black African woman and a social worker, my professional and personal experiences have cultivated a deep interest in the well-being of young adults. My prior work with individuals affected by grant

termination provided valuable insights that shaped my understanding of this research

topic. However, it is essential to acknowledge that this background may have introduced

potential biases into the research process.

My preconceived notions about the impacts of grant termination may have influenced

how I framed interview questions, potentially leading participants towards certain

responses. Additionally, my interpretation of the data may have been unconsciously swayed by

my previous experiences, emphasizing certain themes or overlooking others. To mitigate these

potential biases, I employed several strategies. First, I partnered with a research assistant, a

young Black man with no prior experience in this subject matter, to help collect, transcribe, and

code data. This brought a fresh perspective to the research and challenged my assumptions

throughout the entire data collection and analysis processes. Additionally, we engaged in regular

debriefing sessions to discuss our interpretations of the data, compare our coding, and ensure that

multiple viewpoints were considered and that my personal biases did not unduly influence the

analysis. I also engaged in reflexive journaling to critically examine my assumptions and

biases, and I made a conscious effort to approach each interview with an open mind, actively

listening to participants unique experiences.

While acknowledging the potential influence of my background on the research process, I

am confident that the multiple perspectives gathered from participants, combined with rigorous

methodological approaches and self-reflection, have contributed to a comprehensive and

nuanced understanding of the challenges faced by young adults after grant termination. Although

efforts were made to remain objective and ensure the integrity of the research, this inherent bias

is a limitation that must be acknowledged. Future researchers should be aware of their own

potential biases and consider incorporating strategies such as peer reviews and triangulation to mitigate their influence on the study's findings.

Conclusions

Young orphaned adults who have been on the child welfare orphan and children grant program and have aged out its benefits experience various psychosocial challenges including exposure to stress, depression as well as limitations to access further education post-grant termination. While psychosocial challenges by residential care-leavers has been examined in the context of support (Adley & Kina, 2017; Dixon, 2008; Furey & Harris-Evans, 2021), research on psychosocial challenges and resilience strategies experienced by non-institutional care-leavers in the context of informal foster care in Namibia has been non-existence. This study serves as pioneering study to address this void, exploring the psychosocial experiences of the young, orphaned adults whose OVC grants has been terminated.

This study's findings highlighted the multifaceted significance of the Orphan and Vulnerable Children (OVC) grant in Namibia. The grant is not merely a financial instrument but a lifeline that supports the holistic well-being of orphaned and vulnerable children, addressing essential needs such as food, education, and personal care. The consistent prioritization of these needs by both young adults and caregivers underscores the grant's effectiveness in targeting and addressing the most pressing challenges faced by this vulnerable population.

Moreover, the grant's impact extends beyond meeting basic needs. It fosters a sense of dignity and empowerment, enabling recipients to participate more fully in society and invest in their futures. By alleviating the financial burdens associated with raising orphaned children, the grant contributes to the overall well-being and resilience of families and communities.

While the study revealed the grant's undeniable success in achieving its objectives, it also highlighted the need for continued monitoring and evaluation to ensure its long-term sustainability and effectiveness. Addressing concerns about potential dependency and promoting self-sufficiency among recipients should be considered as part of a comprehensive approach to social protection.

This research reinforced the importance of the OVC grant as a vital tool for social development and poverty reduction in Namibia. By investing in the well-being of orphaned and vulnerable children and youth, the government has not only fulfilled its moral obligation but also laid the groundwork for a more equitable and prosperous future for the nation. The findings of this study provide valuable insights for policymakers, practitioners, and researchers, informing ongoing efforts to refine and expand social protection programs for vulnerable children in Namibia and beyond. Further research could explore the long-term impacts of the grant and identify areas for enhancement to ensure its continued success in addressing the needs of orphaned and vulnerable children in Namibia.

The grant for orphaned and vulnerable children is effective in providing essential financial support. However, this support abruptly ends at age 18, putting young adults at risk of engaging in risky sexual behaviors to meet their basic financial needs. This abrupt termination not only undermines the original purpose of the grant but also has significant policy implications. When these young adults engage in risky sexual behaviors for survival, they are at increased risk of unwanted pregnancies and contracting HIV/AIDS, which can result in deaths and create another cycle of intergenerational and interfamilial orphanhood.

A cost-of-failure analysis might reveal that continuing the grants beyond age 18 is more cost-effective than the abrupt termination at age 18. Investing in this population could prevent

another cycle of orphanhood, as it would help these young adults transition to self-sufficiency without resorting to harmful behaviors to generate money to meet their basid needs. By extending financial support, we can break the cycle of intergenerational and familial orphanhood, ultimately creating a more stable and healthier society. This approach would not only address the immediate needs of these vulnerable young adults but also increase long-term benefits by reducing the likelihood of future generations experiencing similar hardships.

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INFORMED CONSENT INFORMATION
FOR RESEARCH PARTICIPATION

Study Title: Adapting Beyond Grants: Exploring the Psychosocial Impacts and Dynamics of Orphaned Adults and their Caregivers in Windhoek, Namibia

Principal Investigator: Winnie Hasheela, PHD candidate

Co-Principal Investigator: Eric Hardiman, Associate Professor

IRB Study Number: 23X231

I am Winnie Hasheela a student at the University at Albany, in the School of Social Welfare. I am planning to conduct a research study, which I invite you to take part in.

This form has important information about the reasons for doing this study, what we will ask you to do, and the way we would like to use any information about you that we collect.

Why are you doing this study?

You are being invited to participate in a research study about the psychosocial impacts and dynamics associated with grant termination and to identify strategies you, others and their families are adopting after grant termination in Windhoek, Namibia.

The purpose of the study is to better inform social work practice, policies, interventions, and support mechanisms that can aid orphaned young adults and their caregivers in navigating this critical juncture. These study findings can help provide valuable insights that can shape practical solutions including the extent of psychosocial challenges, the required scope of care and support and the interventions essential for the well-being of orphaned adults and their caregivers.

Why am I eligible to participate in this study?

You are eligible to participate because you have been receiving the OVC (Orphan and Vulnerable Children) grant but you are no longer receiving it. You will be able to provide me with an opportunity to gather valuable insights from your personal experiences regarding the transition in your life after the termination of OVC grant and how you have adapted to this change to enhance your overall well-being. Furthermore, you meet the study participant requirements, specifically being between the age of 18 and

25 and having been on the OVC grant program for a minimum of 6 months. It is important to note that I cannot personally engage with every orphaned adult in Windhoek and the whole of Namibia. Hence your insights could potentially reflect the experinces of many others who may not have the opportunity to share their perspectives here.

What will I do if I choose to be in this study?

You will be asked several questions pertaining to your experience with the OVC grant and its related psychosocial challenges. The basic interview questions are attached to this consent form.

With your permission, the interview will be audio recorded with a recording device to ensure we accurately report what you said and do not forget anything. The interview transcripts will remove all names and any identifying information. After transcription, the recordings will be destroyed. Only the researcher and supervisor will have access to the recording while transcribing. All recordings and transcripts will be maintained on a password-protected computer on a secure drive that only the researchers can access. You have the option to decline recording if you prefer not to be recorded. In that case, I will take written notes, while ensuring that any personal information, including your name and any identifying details will be excluded from the notes. After the interview, there will be a postdebriefing session where you are welcome to inquire, provide feedback, express any concerns, and share your experience during the interview. The post-debriefing session is separate from the interview and will not be recorded or used in any way for data

After the study has ended, I may quote your remarks in presentations or journal articles. A pseudonym will be used to protect your identity, unless you specifically request that you be identified by your true name.

For how long will I participate?

Study participation will take approximately 55 minutes.

Where will I need to go to participate?

The interview will take place at a convenient place and space which will allow you to feel more comfortable and away from disruptions. Feel free to discuss where you want the interview to take place with me. The interview is scheduled to happen on just one single occasion.

Are there any costs I should be aware of?

There are no costs to you as a participant in this study.

What are the possible risks or discomforts?

As with all research, there is a chance that confidentiality of the information we collect from you could be breached I will take steps to minimize this risk, as discussed in more detail below in this form.

Your participation in this study may involve the following risks such as:

Discussing challenges faced by orphaned adults could potentially evoke emotions or distressing memories, potentially causing psychological discomfort for you during or after the interviews. You may feel emotional or upset when answering some questions. Tell your interviewer at any time you feel uncomfortable or want to take a break or stop the interview. If you are uncomfortable, you are free not to answer or skip to the next question. You will have access to or be provided with appropriate support if you become emotionally distressed. You can call Ministry of Health and Social Services numbers 061-2033499 or Social Work Department Central Hospital at 061-2033321 or Mental health Department, Central Hospital at 0612033321 if you need someone to talk to, there is always someone ready to assist. Additionally, the researcher-participant relationship can create power dynamics, where you might feel obligated to share certain experiences or viewpoints that they perceive the researcher wants to hear.

I will use self-reflection, reflecting on my positionality that could potentially influence your responses. Listening attentively and being mindful of how I respond to you will be some of the ways that I will navigate my interactions with you in an open and neutral way.

What are the possible benefits for me or others?

The possible benefit to you in this study is minimal. I also need to highlight that; some benefits might not benefit you directly and instantly. The information you provide will be used to inform social workers and policy makers interventions and strategies on grant termination.

The possible benefits to you from this study include…
Voicing Experiences: You will have the opportunity to share your challenges, experiences, and perspectives, which can be empowering and validating for you. This could provide a sense of relief.

Contribution to knowledge: By sharing your stories, you can contribute to the generation of knowledge about the challenges and strategies related to grant termination. This can help raise awareness and understanding of your circumstances.

Policy impact: Your' insights and experiences could influence policy development and interventions. Your contributions might lead to more informed and targeted policies that address the specific needs of orphaned youth and caregivers.

Support Systems: The study could highlight existing support systems and strategies that you have adopted, potentially connecting you with additional resources or services you might not have been aware of.

Will I receive compensation for my participation?

You will be provided wth a gift card in the value of approximately $20 USD which is equivalent to N$ 381 (Nambian Dollars) as compensation for your involvement. Participant incentives (the gift cards) will be provided, even if you withdraw after starting the interview.The gift cards will be provided after the interview is completed.

How will you protect the information you collect about me, and how will that information be shared?

Results of this study may be used in publications and presentations. Your study data will be handled as confidentially as possible. If results of this study are published or presented, individual names and other personally identifiable information will not be used.

To minimize the risks to confidentiality, while I have your contact information as a participant, I will not be keeping your name, your physical address any other identifying data. I will assign you an identification number meaning no identifying information will be linked with your responses. After I transcribe your discussions, all contact information will be deleted. After transcription, the recordings will be destroyed. Only the researcher and supervisor will have access to the recording while transcribing. All recordings and transcripts will be maintained on a password-protected computer on a secure drive that only the researchers can access.

I promise you that I will only report what you say but will not identify that you said it to protect your identity. I will present information gathered from this study from all the other participants without any names attached. The findings will be anonymous.

Will my data be used in future research?

Your data will not be used in future research.

What are my rights as a research participant?

Participation in this study is entirely voluntary. If you do participate, you do not have to answer any question you do not want to answer. If at any time and for any reason, you would prefer not to participate in this study, please feel free not to. If at any time you would like to stop participating, please tell me. We can take a break, stop and continue at a later date, or stop altogether. You may withdraw from this study at any time, and you will not be penalized in any way for deciding to stop participation.

If you decide to withdraw from this study, the researchers will ask you if the information already collected from you can be used.

What if I am a University at Albany student or employee?

You may choose not to participate or to stop participating in this research at any time. This will not affect you in any way.

Who can I contact if I have questions or concerns about this research study?

If you have questions, you are free to ask them now. If you have questions later, you may contact the researchers at Winnie Hasheela principal Investigator at whasheela@albany.edu or 518-334-9352/0814758925 or contact Eric Hardiman faculty advisor at hardiman@albany.edu or 518-442-5705

If you have any questions about your rights as a participant in this research, you can contact the following office at the University at Albany:

> **Institutional Review Board**
> University at Albany
> Office of Regulatory and Research Compliance
> 1400 Washington Ave, ES 244
> Albany, NY 12222
> Phone: 1-866-857-5459
> Email: rco@albany.edu

Appendix B: Recruitment Information

UNIVERSITY AT ALBANY
STATE UNIVERSITY OF NEW YORK

Adapting Beyond Grants

Exploring the Psychosocial Impacts and Dynamics of Orphaned Adults and Caregivers in Windhoek, Namibia
Are you an orphaned adult between the ages of 18 - 25, or a caregiver in Windhoek, Namibia?
We want to hear from you!

YOUR VOICE MATTERS!

IRB study number [To be assigned]
About the Study
We are conducting a research study to gain a better understanding of the dynamics associated with grant termination and to identify strategies families are adopting after grant termination in Windhoek, Namibia. The purpose of this research is to better inform social work practice, policies, interventions, and support mechanisms that can aid orphaned adults and their caregivers in navigating this critical juncture.

Participation will involve 45 minutes of in-person interview. Participation is voluntary and confidential.
How to Participate
If you meet the eligibility criteria and would like to participate, please contact us at:
Contact Number: Winnie Hasheela at 081-475-8925 or email whasheela@albany.edu OR Dr Eric Hardiman hardiman@albany.edu

School of Social Welfare, University at Albany
135 Washington Avenue, Albany, NY 12222. United States

Appendix C: Study Instrument-Orphaned Adults

Adapting Beyond Grants: Exploring the Psychosocial Impacts and Dynamics of Orphaned Adults and their Caregivers in Windhoek, Namibia.

Semi – Structured Interview guide: Orphaned Adults

I am Winnie Hasheela, a doctoral student in the School of Social Welfare at the University at Albany, State University of New York, USA. As part of my studies, I am conducting a research study to examine the **Psychosocial impacts and dynamics experienced by orphaned adults and their caregivers after OVC grant termination in Windhoek, Namibia.**

I would like to inquire about your experiences with the OVC grant termination to achieve the objectives and goals of this study. The aim of this research is to enhance our understanding of the effects of grant termination on orphaned adults to provide valuable insights for improving social work practices, policies, interventions, and support mechanisms during this crucial transition. The interviews will be conducted in English, at a location and time that suits you best. If you require a translator, please don't hesitate to request one. Please feel comfortable asking for clarification if any part of the interview is unclear. The interview is expected to take approximately 45 minutes. It's important to note that all information shared during this interview will be kept strictly confidential and will only be used for the benefit of the study. Your willingness to participate in this interview is greatly appreciated, and I thank you for your time.

Section A: Demographic Information

What is your gender?

- Male
- Female
- Any other
- Prefer not to say.

What is your marital status?

- Single
- Married
- Divorced

How old are you?

_____

Education: What is the highest degree or level of school you have completed?

- Grade 10

- Grade 12

- High school graduate

- Diploma

- Bachelor's degree

- Master's degree

- Professional degree

- Doctorate degree

- Never attended school.

Your occupation

- Full time Employed.
- Part-time employed.
- Self-employed.
- Unemployed
- Student

Income levels

- Less than 500
- 500 – 1000
- 1000 – 1500
- 1500 – 2000
- More than 2000
- Prefer not to say.

Where do you stay?

_____

Section B: Perception and experience of OVC Grant

1. Could you please describe your knowledge or understanding of the orphan and vulnerable children (OVC) grant program if any?
2. Could you elaborate on the duration during which you received support from the grant program?
3. What are your thoughts or views on the OVC grant?
4. Could you share your personal experience and insight regarding how the OVC grant has influenced or affected your life?

5. Can you provide examples of significant ways in which you utilized the grant and its importance to you?
6. In what ways the OVC grant helped you or your family meet basic needs like food, clothing?
7. Have you noticed any improvements in your overall well-being, emotional and financial state, or quality of life since you received the OVC grant?
8. Were you informed about the eventual termination of the grant, and if so, how did you react when you received this information? And if not, how did you react to finding out the grant has been terminated?

Section C: Psychosocial challenges post-grant

1. From your perspective, do you believe you were prepared to navigate life without the continued assistance of the grant?
2. How would you describe your thoughts, emotions, and preparations as you approached the transition to a life without the ongoing assistance of the grant, from your own perspective?
3. Could you elaborate on some of the challenges you encountered after the grant ended?
4. What are some major issues you think young adult orphans are facing after grant termination?
5. Can you provide insights into how your life changed between the time you were receiving the grant and after the grant was terminated?

Section D: Coping Mechanisms and Strategies post-grant

1. In your opinion, how well have you adapted to the changes that occurred after the grants ended?
2. Is there any other program you transitioned to after the grant terminated?
3. Who are the significant others in your life that provided support since the grant ended?
4. Can you share the people or support systems that have been significant in your life since the grant ended, and how have they offered their support?
5. How have you been managing your financial responsibilities and bills since the grant ended? Are there any specific strategies or resources you've found helpful?
6. Have you connected with others who are in similar situations since the grant ended? If so, how has this social support network helped you navigate the post-grant period emotionally and practically?

Section E: Recommendations

1. In your opinion, what steps or strategies could be implemented to enhance the well-being and future prospects of orphaned individuals following the end of a grant?
2. Any other support or information that you think might be helpful to you before and after grant termination.
3. How do you believe social workers, and other practitioners, and policymakers could better understand and address these challenges?
4. Can you share any specific ideas or solutions that orphaned youth and caregivers have come up with to tackle these psychosocial issues?
5. In your opinion, what kind of support systems or programs do you think would be most effective in assisting orphaned youth during this transition?
6. What role do you think community organizations and local resources can play in supporting orphaned youth after the grant termination?

7. How can the voices and experiences of orphaned youth be better incorporated into policymaking and program development for addressing these issues?
8. Do you have any questions, concerns you want to ask?

Post-Survey Debriefing Session

1. How did you feel during the interview? Were there any specific moments that caused you emotional distress or discomfort?
2. Did you feel adequately supported during the interview in terms of sharing your emotions and asking questions freely? Were there any aspects of the emotional support that you found particularly helpful or unhelpful?
3. Is there anything else you would like to share with me about your experience participating in this study?
4. Would you like to talk to someone about your feelings of emotional distress or discomfort?
5. If you ever feel the need to talk with someone , you can call Ministry of Health and Social Services numbers 061-2033499 or Social Work Department Central Hospital at 061-2033321 or Mental health Department, Central Hospital at 0612033321

Adapting Beyond Grants: Exploring the Psychosocial Impacts and Dynamics of Orphaned Adults and Caregivers in Windhoek, Namibia.

Semi – Structured Interview guide: Caregivers

I am Winnie Hasheela, a doctoral student in the School of Social Welfare at the University at Albany, State University of New York, USA. As part of my studies, I am conducting a research study to examine the **Psychosocial impacts and dynamics experienced by orphaned and their caregivers after OVC grant termination in Windhoek, Namibia.**

I would like to inquire about your experiences with the OVC grant termination to achieve the objectives and goals of this study. The aim of this research is to enhance our understanding of the effects of grant termination on orphaned youth which will provide valuable insights for improving social work practices, policies, interventions, and support mechanisms during this crucial transition. The interviews will be conducted in English, at a location and time that suits you best. If you require a translator, please don't hesitate to request one. Please feel comfortable asking for clarification if any part of the interview is unclear. The interview is expected to take approximately 55 minutes. It's important to note that all information shared during this interview will be kept strictly confidential and will only be used for the benefit of the study. Your willingness to participate in this interview is greatly appreciated, and I thank you for your time.

Section A: Demographic Information

What is your gender?

- Male
- Female
- Any other
- Prefer not to say.

What is your marital status?

- Single
- Married
- Divorced

How old are you?

_____

Education: What is the highest degree or level of school you have completed?

- Grade 10

- Grade 12

- High school graduate

- Diploma

- Bachelor's degree

- Master's degree

- Professional degree

- Doctorate degree

- Never attended school.

Your occupation

- Full time Employed.
- Part-time employed.
- Self-employed.
- Unemployed
- Student

Income levels

- Less than 500
- 500 – 1000
- 1000 – 1500
- 1500 – 2000
- More than 2000
- Prefer not to say.

Where do you stay?

_____

Section B: Perception and experience of OVC Grant

1. Could you please describe your knowledge or understanding of the orphan and vulnerable children (OVC) grant program if any?
2. How long did you receive the grant?
3. What are your thoughts or views on the OVC grant?
4. Could you share your personal experience and insight regarding how the OVC grant has influenced or affected your life as a caregiver?

5. Can you provide examples of significant ways in which you utilized the grant to meet the needs of the orphaned child and its importance to you?
6. Have you noticed any improvements in the overall well-being, emotional and financial state, or quality of life since you received the OVC grant?
7. Were you informed about the eventual termination of the grant, and if so, how did you react when you received this information? And if not, how did you react to finding out the grant has been terminated?
8. Can you share your perspective on what you believe your responsibilities are towards the young orphans?
9. To what extent did the grant adequately cover the needs and requirements of the young orphan (s) under your care?
10. Could you provide some insights into the significant purposes or expenses for which the grant funds were utilized?

Section C: Psychosocial challenges post-grant

1. What knowledge or insights did you possess before the grant ended, and are there any additional things you wish you had known in preparation for its conclusion?
2. How has the termination of these grants affected your emotional well-being?
3. Could you describe some of the key psychosocial challenges that you, as a caregiver, have encountered when the grants for orphaned youth were terminated?
4. From your viewpoint, how has the adjustment process been for both you and the young orphans in terms of taking care of them after the grant termination.

Section D: Coping Mechanisms and Strategies post-grant

1. In your opinion, how well have you adapted to the changes that occurred after the grants ended?
2. Is there any other program you transitioned to after the grant terminated?
3. What kind of support networks or resources have you relied on to address these psychosocial challenges?
4. How do you typically cope with the psychosocial impact of the grant termination, and what have you developed as a strategy to try to meet the needs of the orphaned child ?
5. What role do informal support networks, such as family and friends, play in assisting you with the psychosocial difficulties during this transition?
6. In your experience, what coping strategies have you developed to navigate these challenges effectively?

Section E: Recommendations

1. From your perspective, what additional support or resources would be beneficial for caregivers dealing with these challenges?
2. In your opinion, what steps or strategies could be implemented to enhance the well-being and future prospects for young, orphaned individuals and caregivers following the end of a grant?

3. How do you believe social workers and other practitioners, and policymakers could better understand and address these challenges?
4. Can you share any specific ideas or solutions that caregivers have come up with to tackle these psychosocial issues?
5. In your opinion, what kind of support systems or programs do you think would be most effective in assisting caregivers during this transition?
6. What role do you think community organizations and local resources can play in supporting orphaned youth and their caregivers in Windhoek after the grant termination?
7. How can the voices and experiences of orphaned youth and caregivers be better incorporated into policymaking and program development for addressing these issues?

Post-Survey Debriefing Session

6. How did you feel during the interview? Were there any specific moments that caused you emotional distress or discomfort?
7. Did you feel adequately supported during the interview in terms of sharing your emotions and asking questions freely? Were there any aspects of the emotional support that you found particularly helpful or unhelpful?
8. Is there anything else you would like to share with me about your experience participating in this study?
9. Would you like to talk to someone about your feelings of emotional distress or discomfort?
10. If you ever feel the need to talk with someone , you can call Ministry of Health and Social Services numbers 061-2033499 or Social Work Department Central Hospital at 061-2033321 or Mental health Department, Central Hospital at 0612033321